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API



European
Payments Council

EPC Directory Service (EDS): API specifications

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1 Introduction

1.1 Purpose of the document

This technical specifications document provides information about how to use the EPC Directory Service (EDS) Application Programming Interfaces (APIs).

It covers two EDS APIs:

- Automated Download Service: API for downloading the full content of the EDS
- EDS Consumer and Provisioning API

The document describes the APIs in JSON format and includes the sample request, the sample response, and the error codes.

About the EDS

More information about the EDS and its role in the Verification of Payee (VOP) scheme can be found here:

<https://www.europeanpaymentscouncil.eu/what-we-do/other-epc-activities/epc-directory-service>

1.2 Audience

This document is for:

- Operations staff
- Software developers
- Anyone who installs and administers the EDS files and those who must understand the EDS APIs.

1.3 Related documentation

- Technical specifications of the EDS Local File
- EDS Web Graphical User Interface (GUI) - User Guide
- EDS Onboarding and Registration Guide

2 Significant Changes

The following tables lists all significant changes to the content of the this document since the following previous editions. The table does not include editorial changes that EPC makes to improve the usability and comprehension of the document.



Updated information since v1.3	Location
YAML and JSON files	EDS_API_YAML_and_JSON_files_update01082025.zip
NAN format	Section 4.3
Updated information since v1.2	Location
Changed authentication mode for the Automated Download Service (use of token)	Section 3.1 point 3
Updated information since v1.1	Location
Added 4 subsections for new endpoints: Get details of a participant, Modify the operational contacts of a participant, Modify the NANs of a participant, Modify the scheme participation details of a participant	Section 4.5
Added new EDS API Error and Status Codes	Section 4.6.3
YAML and JSON files	EDS_API_YAML_and_JSON_files_update03062025.zip
Editorial changes	
Updated information since v1.0	Location
Automated Download Service: “www” URLs removed, and filename changed	Sections 3.1, 3.2
Sample request body (“uri_id” removed)	Section 4.5.3
YAML and JSON files	EDS_API_YAML_and_JSON_files_update14052025.zip

3 The Automated Download Service

The Automated Download Service offers a distribution service through api.swiftrefdata.com*. This service enables users to receive files automatically through an API call over the Internet. An authenticated user can get a personalised list of the file(s) based on the available formats. To secure the integrity of the sensitive data being transferred, all transmissions are encrypted through the TLS 1.2 over HTTPS.

* NB: this base URL is for LIVE environment. For TEST/Pilot environments the base URL is different and can be obtained from the EPC.

3.1 Use the Automated Download Service

Procedure

1. [Access the service:](#)

Every EDS user registered on swift.com has the access rights to call the Automated Download Service API for getting the EDS local file.

For more information on how to register in the EDS and create EDS users, see the EDS Onboarding and Registration Guide

2. [Retrieve the EDS Local File](#)

By using the service base URL along with some additional parameters:



<https://api.swiftrefdata.com/filesdownload/<file name>/<file format>/<frequency>/<date>/<file type>>.

For example:

https://api.swiftrefdata.com/filesdownload/getedsvop_v1/xml/daily/20250317/full

For more information on the URL, see [Automated Download Service URL Parameters](#).

3. Basic HTTP authentication method

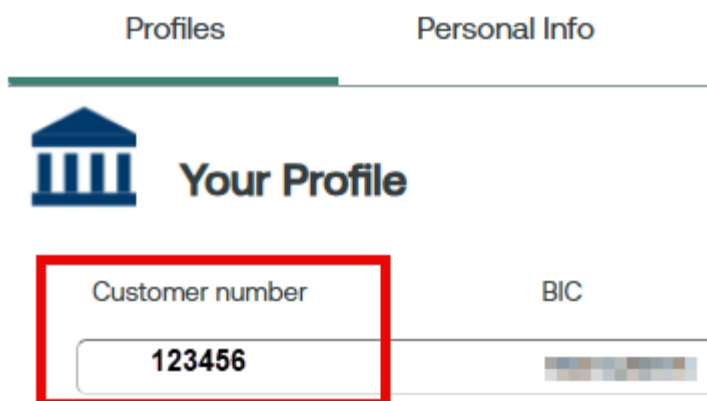
The client application must authenticate through the basic HTTP authentication method. The client application has to set the HTTPS header with the valid swift.com user and password pair. The customer number must be appended to the swift.com user, separated by _ (underscore). The password is a token that can be obtained from the EDS GUI. See Section “Download area” in the [EDS Web GUI](#) specifications for how to obtain the token.

For example:

Login: [edstable_autodownload@mycompany.com_123456](#)

Password: [<token>](#)

The customer number can be found in “MyProfile” after login to www.swift.com



For more information, see [Browser Configuration, User IDs, Passwords](#).

A cookie is returned to the requester because there is an application session maintained on the server.

Tip If the user account is blocked or the user has authentication issues, then see [Browser Configuration, User IDs, Passwords](#) on page 8.

4. Downloaded files. All files are compressed to limit the amount of data to transfer. The compressed archive provides files (sha256sum.txt) that contain the hash of transferred files. Use the hash to ensure that the file that is downloaded is not corrupted.

Related information



SSL Certificates

3.1.1 Browser Configuration, User IDs, Passwords

For more information about browser configuration and user IDs, see the Frequently Asked Questions for SwiftRef* Users:

- [What configuration tasks are needed to access swiftrefdata.com?](#)
- [How do I access remote services \(Automated Download Service and Web Services\)?](#)

*SwiftRef is Swift's payment reference data utility.

3.1.2 SSL Certificates

A Secure Sockets Layer (SSL) certificate is a digital certificate that authenticates a website's identity and enables an encrypted connection. SSL is a security protocol that creates an encrypted link between a web server and a web browser. SSL works by ensuring that any data transferred between users and websites, or between two systems, remains impossible to read. It uses encryption algorithms to scramble data in transit, which prevents hackers from reading it as it is sent over the connection.

Customers can obtain the SwiftRef root SSL certificates on www.swiftrefdata.com:

<https://www.swiftrefdata.com/final/resources/certificates.zip>

3.1.3 Automated Download Service URL Parameters

Access the automated download service through the base URL:

<https://api.swiftrefdata.com/filesdownload/> completed with additional parameters:

<https://api.swiftrefdata.com/filesdownload/<file name>/<file format>/<frequency>/<date>/<file type>>

NB: the base URL is for LIVE environment. For TEST/Pilot environments the base URL is different and can be obtained from the EPC.

Parameter	Description
file name	The data file that the user wants to download Example Use getedsvop_v1 to retrieve the EDS VOP local file data: <ul style="list-style-type: none">· EDS-VOP V1· EULA.txt· sha256sum.txt



file format	<ul style="list-style-type: none"> · xml · json · csv
frequency	<ul style="list-style-type: none"> · daily
date	<p>In the format YYYYMMDD</p> <p>The date is mandatory.</p>
file type	<ul style="list-style-type: none"> · full

3.2 Available Files

3.2.1 Overview of Files

The Automated Download Service enables the user to download single files.

Example of data file content

If the user needs to download the EDS VOP V1 daily xml full file, then the user can use `getedsvop_v1` to download a file that contains only the following:

```
EDS-VOP-V1-F-<YYYY-MM-DD>.xml
EULA.txt
sha256sum.txt
```

Additional files

EULA.txt

This file is included in the downloadable file packages, as appropriate. This file provides information about EDS Terms and Conditions.

sha256sum.txt

The Secure Hash Algorithm (SHA) validates the integrity of EDS files. The SHA256 algorithm generates an almost-unique, fixed-size 256-bit (32-byte) hash.

Related information

3.2.2 Data Files

EDS local file					
File name	Description	Available formats	Available frequencies	Available types	Reference document



getedsvop_v1	EDS VOP file	xml json csv	Daily	Full	Technical specs EDS local file
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3.2.3 Automated Download Service URL examples

https://api.swiftrefdata.com/filesdownload/getedsvop_v1/xml/daily/20250317/full
https://api.swiftrefdata.com/filesdownload/getedsvop_v1/json/daily/20250317/full
https://api.swiftrefdata.com/filesdownload/getedsvop_v1/csv/daily/20250317/full

3.3 File Formats, Frequencies, Dates, and Types

File formats

Name	Description
xml	extensible markup language file
json	javascript object notation file
csv	comma-separated values file

Frequencies

The file is available on a daily basis:

Name	Description
Daily	The file contains the additions and the modifications that occurred the previous day and the unchanged data.

Dates

Name	Description
YYYYMMDD	The date of the file that the user wants to download. The date is mandatory.

File types

Name	Description
full	Contains all EDS data



3.4 Return Messages and Errors

The SwiftRef Portfolio Evolution provides comprehensive return messages and error reporting through the standard HTTP errors.

Return message or error	Description
HTTP 200 OK	The standard response for successful HTTP requests. The requested file will be provided. As an additional check, the user can set the response header "Content-Length" to the correct value to manage disk space or to indicate whether the download is correct or incorrect.
HTTP 400 Bad Request	The server cannot understand the request due to incorrect syntax. One or more attributes are either missing or incorrect. Do not repeat the same request without modifications.
HTTP 401 Unauthorised	The user is not authorised to access the Web service. Either the provided credentials are wrong or the user does not have enough privileges.
HTTP 403 Forbidden	The user is authorised to access the Web service, but the download of the requested file is forbidden.
HTTP 404 Not Found	The file that the user requested does not exist.

3.5 Character Set

UTF-8 is a variable-length character encoding standard.

Data in the files that use the UTF-8 character sets.



4 EDS Consumer and Provisioning API

For readability and consistency, the different API base URLs are represented by the {baseUrl} placeholder.

For EDS Consumer and Provisioning APIs the term “EDS API” is used hereunder, throughout the section 4.

Accept: application/json header is mandatory for all requests.

EDS API in Live (production) environment	{baseUrl} = https://api.swift.com/eds/v1
EDS API in sandbox environment	{baseUrl} = https://sandbox.swift.com/eds/v1

How to access remote services design

The API follows REST design principles that provide simple and predictable URLs to access data.

- **API calls**
HTTP requests use standard HTTP methods like GET, PUT, POST, and DELETE. This version of the API uses GET, POST and PUT.
- **API responses**
HTTP responses are by default UTF-8 encoded JSON objects.

Type of information retrieved by the EDS API

This API consists of one Consumer API and three Provisioning APIs.

1. Consumer API
 - Search for records of EDS file
2. Provisioning APIs
 - Search for the URI records of a scheme participant
 - Create a URI record
 - Modify a URI record
 - Get details of a scheme participant
 - Modify the operational contacts of a scheme participant
 - Modify the PSD2 National Authorisation Numbers (NANs) of a scheme participant



- Modify scheme participation details (options, readiness date, publication in the Local File) of a scheme participant

OpenAPI contract 1.1.1 is the golden source

This document provides information about the API request parameters, the response elements, request samples and responses. It is based on the OpenAPI contract 1.1.1. This contract is considered as the golden source. It is available on Swift Developer Portal <https://developer.swift.com>.

4.1 Version Numbers and Change Policy

The versioning scheme of the EDS API (that is, the APIs described in this specification) is aligned with the versioning scheme of the Swift API Gateway and with the industry practice. In this scheme, the latest API methods share the same version number. In the future, the version number will be increased for the entire set of API methods at the same time.

The 7 API methods all use version v1.

The format of the version number of the documentation (that is, the EDS API Technical Specification), the Swagger, as well as the OpenAPI v3 is composed of the EDS API version number and two additional sub-levels, used for documentation purposes only. (For example, v2.1.2.) The numbers have the following meaning:

Version level	Description
First level Major release	increased in case of a breaking, non-backward compatible change, makes changes to users' applications necessary Example: A breaking change. A mandatory request parameter has been added. Version change is v1>v2.
Second level Medium update	increased in case of a change that is not breaking, makes changes to users' applications recommended but optional Example: An extra response parameter has been added, and all previous response parameters remain as before. Version change is v2.1>v2.2.



<p>Third level Minor update</p>	<p>increased in case of a change that is not breaking, does not require a change in users' applications, but may impact the behaviour of the API methods.</p> <p>Example: A software bug has been fixed. Version change is v2.1.1>v2.1.2.</p>
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Swift will support the two latest main versions of the EDS API. When the main version is increased (for example, v5), the main version -1 (for example, version 3) will be supported for six months and will then be removed from service. This will be announced in this document.

The types of changes, the changes of the version numbers, the support of older versions, and the discontinuation date of the oldest version are described in the API Change Policy as follows:

Change level	Typical change	Version support	Impact for user	Communication
<p>Minor Change is not breaking and is backward compatible. Change is not immediately noticeable.</p>	<p>Bug fixes. Additional data domains are covered.</p>	<p>The EDS API remain in version Vx.</p>	<p>No update of user's application necessary.</p>	<p>The change is not announced in the Release Letter. Minor version level of documentation may increase to Vx.y.z+1.</p>
<p>Medium Change is not breaking and is backward compatible. Change is documented.</p>	<p>A request or response parameter is added. Additional input values are accepted. Possible output values change. An error code becomes obsolete.</p>	<p>The EDS API remain in version Vx.</p>	<p>Recommended but optional update of user's application, which takes advantage of the improvement.</p>	<p>The change is announced in the Release Letter. Medium version level of documentation increases to Vx.y+1.1.</p>

Change level	Typical change	Version support	Impact for user	Communication
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<p>Major</p> <p>Change is breaking and is not backward compatible.</p> <p>Change is documented.</p>	<p>A request or response parameter is removed.</p> <p>An API method is removed from service.</p> <p>The authentication mechanism is changed.</p>	<p>Previous major version EDS API, Vx, remains supported.</p> <p>The major version of the EDS API x-1 will be discontinued within six months.</p>	<p>Mandatory update of user's application by the announced deadline.</p>	<p>The change is announced in the Release Letter.</p> <p>Major version level of documentation increases to Vx+1.0.1.</p> <p>The end-of-support date of major version EDS API x-1 is announced in the Release Letter.</p>
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4.2 Available EDS APIs

API	Description
Consumer API	
Search for records of EDS file	Search for records of the EDS file. Each record describes the relationship between a scheme participant, an EPC scheme to which the participant has adhered (VOP for this version) and optionally a URI and account-holding BIC associated to the participant. Search without parameters is unallowed, at least a participant BIC or a combination of scheme (VOP) and account-holding BIC filter must be supplied
Provisioning API	
Search for the URI records of a scheme participant.	Search for the API endpoints (and the related attributes required to operate with them) provided by a scheme participant, optionally filtered by attribute values
Create a URI record	Create a record representing an API endpoint (and the related attributes required to operate with it) for a scheme participant
Modify a URI record	Modify an API endpoint (and the related attributes required to operate with it) of a scheme participant
Get details of a scheme participant	Get all details of a scheme participant
Modify operational contacts	Modify the operational contacts of a scheme participant
Modify NANs	Modify the PSD2 National Authorisation Numbers (NANs) of a scheme participant



Modify scheme participation details	Modify the options, readiness date, publication in the Local File of a scheme participant
-------------------------------------	---

4.3 Parameter and attribute definitions

Name	Description
scheme_code scheme scheme_details\code	The short code used to identify an EPC scheme (e.g. VOP). "VOP" or "vop" are allowed for the VOP scheme.
participant_bic_substring	Part of a scheme participant BIC i.e. the BIC11 used to sign the adherence agreement in the scheme (case-insensitive). E.g. by supplying "XXX", only records whose participant BIC contains "XXX" or "xxx" (or any case combinations) are returned. example: DEUTDEFF pattern: [a-zA-Z0-9]{2,11}
participant_name_substring	Part of a scheme participant name. i.e. the name of the participant institution as extracted from the EPC RoP (case-insensitive). E.g. by supplying "BANK", only records whose participant name contains "BANK" or "bank" (or any case combinations) are returned. minLength: 2 maxLength: 140 example: deutsche ba
environment	The purpose of the environment, L(ive) or T(est), reachable by the API endpoint. available values : L, T example L
operation	Type of the scheme operation request related to the URL API endpoint. minLength: 2 maxLength: 70 example: postVerificationOfPayeeRequests
priority_number	Where more than one set of API details have been provided for a single Scheme Operation, the priority number indicates the priority order in which the multiple sets of details should be considered for use. e.g. Number 1 indicates the PRIMARY URL to be used, number 2 indicates a BACKUP URL to be used. multipleOf:1 minimum: 1



	<p>maximum: 99 example: 2</p>
account_holding_bic_substring	<p>Part of the BIC11 of the institution holding the beneficiary's account (case-insensitive). E.g. by supplying "XXX", only records whose URI account-holding BIC list includes a value containing "XXX" or "xxx" (or any case combinations) are returned.</p> <p>minLength: 2 maxLength: 11 example: DEUTBE</p>
offset	<p>The number of records to skip before starting to collect the result set.</p> <p>default value : 0 example : 20</p>
limit	<p>The number of records to return</p> <p>Available values : 10, 20, 50, 100, 200, 500, 1000</p> <p>default value : 20 example : 20</p>
country_code	<p>2-character ISO 3166-1 country code.</p> <p>pattern: [A-Z]{2} example: DE</p>
participant_name	<p>Name of the participant institution</p> <p>maxLength: 140</p>
participant_bic	<p>Scheme participant BIC, i.e. the BIC11 used to sign the adherence agreement in the scheme (case-insensitive), whose URIs are requested or managed. E.g. by supplying "DEUTDEFFXXX" or "deutdeffxxx", only records whose participant BIC is "DEUTDEFFXXX" are returned.</p> <p>Bank Identifier Code - ISO 9362.</p> <p>pattern:[A-Z]{6}[A-Z2-9][A-NP-Z0-9][A-Z0-9]{3} example:DEUTDEFFXXX</p>
nans	<p>The PSD2 National Authorisation Numbers (NAN) are unique identifiers assigned to Payment Service Providers (PSPs) by their National Competent Authority (NCA).</p> <p>Pattern: PSD[A-Z]{2}-[A-Z]{2,8}-[.]{1,20}</p>
operational_contacts	<p>List of Scheme participant contacts</p> <p>maxLength: 320 example: user1@example.com</p>
readiness_date	<p>Date on which the participant's adherence to the scheme begins</p>
leaving_date	<p>Date on which the scheme participant terminates adherence to the scheme and ceases to be a participant in that scheme. If available, it must be later than the readiness date.</p>
roles\code	<p>Role of a scheme participant while operating on a scheme</p>



	<p>maxLength: 70 example: "REQUES"</p>
options\code	<p>Option of a scheme on which a scheme participant can operate. maxLength: 70 example: "VERCOD" Code is mandatory when an option is available</p>
options\readiness_date	<p>Date of the activation of the scheme option. example: "2025-02-01" Readiness date is mandatory when an option is available.</p>
options\leaving_date	<p>Date of the removal of the scheme option. If available, it must be later than the readiness date. example: "2025-02-28"</p>
environment	<p>The purpose of the environment, L(ive) or T(est), reachable by the API endpoint. Available values : L, T Example : L</p>
api_uri	<p>The URL specifying the API endpoint that exposes the functionality needed to carry out the scheme operation. maxLength: 2048 example: https://vopxxx.bankbic.com/vop/v1/payee-verifications</p>
api_version	<p>API version number. multipleOf:1 minimum: 1 maximum: 99 example: 2</p>
account_holding_bic	<p>BIC11 of the institutions holding the beneficiary's account. Bank Identifier Code - ISO 9362. pattern: ^[A-Z]{6}[A-Z2-9][A-NP-Z0-9][A-Z0-9]{3}\$ example: DEUTDEFFXXX</p>
account_holding_bics	<p>BIC11's of the institutions holding the beneficiary's account. Bank Identifier Code - ISO 9362. pattern: ^[A-Z]{6}[A-Z2-9][A-NP-Z0-9][A-Z0-9]{3}\$ example: DEUTDEFFXXX</p>
start_date_time	<p>Attribute used to indicate the validity periods of different versions of an API endpoint, in UTC format. The validity of the different versions of the API endpoint is between the start date of the future one and the end date of the current one. pattern: ^\d{4}-\d{2}-\d{2}T\d{2}:\d{2}:\d{2}Z\$ example: 2025-01-31T12:34:56Z</p>
end_date_time	<p>Attribute used to indicate the validity periods of different versions of an API endpoint, in UTC format. This field is optional for the future version of the API endpoint and mandatory for the current version (when a future version is available). The validity of the different versions of the API</p>



	<p>endpoint is between the start date of the future one and the end date of the current one.</p> <p>pattern: <code>^\d{4}-\d{2}-\d{2}T\d{2}:\d{2}:\d{2}Z\$</code></p> <p>example: 2025-01-31T12:34:56Z</p>
note	<p>Additional description or usage information of a URI.</p> <p>maxLength: 1000</p>
links\href	<p>URL representing resource/resources related to the current one/ones.</p> <p>example: "https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris?offset=0&limit=20"</p>
links\rel	<p>How this link is related to the current resource/resources</p> <p>example: "first"</p>
links\type	<p>HTTP method to use with this link</p> <p>example: "GET"</p>
uri_id	<p>Unique identifier of the URI to manage.</p> <p>multipleOf: 1</p> <p>minimum: 1</p> <p>example: 1234</p>
city	<p>City of the Participant as recorded by the EPC during the process of scheme adherence.</p>
postal_code	<p>The post code of the Scheme Participant as recorded by the EPC during the process of scheme adherence.</p>
vat_number	<p>This is the unique number that identifies a taxable person (business) or non-taxable legal entity that is registered for VAT) as recorded by the EPC during the process of scheme adherence.</p>
lei	<p>The global Legal Entity Identifier (LEI) of the Participant as recorded by the EPC during the process of scheme adherence.</p>
additional_identifier\type	<p>Enterprise number, other, ... as recorded by the EPC during the process of scheme adherence.</p>
additional_identifier\value	<p>Value of the additional identifier if any as recorded by the EPC during the process of scheme adherence..</p>
publish_in_eds	<p>Confirm that the Participant and scheme details are ready to be published in the EDS local file. Once activated and the related data have been published, the "Publish in EDS local file" cannot be deactivated.</p>

4.4 EDS consumer API

4.4.1 Search for records of EDS file

Version 1

Description

Search for records of the EDS file as represented by the CSV format, for a specific EPC scheme. Each record describes the relationship between a scheme participant, an EPC



scheme on which the participant operates and optionally a URI and account-holding BIC by which the participant operates on the scheme.

Request

```
GET https://api.swift.com/eds/v1/directories/<scheme_code>/records?
participant_bic_substring=<participant_bic_substring>&participant_name_substring=<partici
pant_name_substring>&environment=<environment>&operation=<operation>&priority_number=
<priority_number>&account_holding_bic_substring=<account_holding_bic_substring>&offset=
<offset>&limit=<limit>
```

Request parameters

Name	Required?
scheme_code	Yes
participant_bic_substring	
participant_name_substring	
environment	
operation	
priority_number	
account_holding_bic_substring	
offset	
limit	

Sample request

GET

```
https://api.swift.com/eds/v1/directories/VOP/records?participant_bic_substring=DEUTDEFF
XXX&offset=0&limit=20
```

Sample response

```
{
  "data": [
    {
      "country_code": "DE",
      "participant_name": "Deutsche Bank",
      "participant_bic": "DEUTDEFFXXX",
      "nans": [
        "PSDDE-BAFIN-120345"
      ],
      "operational_contacts": [
        {
```



```
        "email": "user1@example.com"
      },
      {
        "email": "user2@example.com"
      }
    ],
    "scheme": "VOP",
    "readiness_date": "2025-01-22",
    "leaving_date": "2026-11-14",
    "roles": [
      {
        "code": "REQUES"
      },
      {
        "code": "RESPON"
      }
    ],
    "options": [
      {
        "code": "VERNAM",
        "readiness_date": "2025-02-01",
        "leaving_date": "2025-12-31"
      },
      {
        "code": "VERCOD",
        "readiness_date": "2025-02-01"
      }
    ],
    "environment": "L",
    "operation": "postVerificationOfPayeeRequests",
    "api_uri": "https://vopxxx.bankbic.com/vop/v1/payee-verifications",
    "api_version": 1,
    "priority_number": 1,
    "account_holding_bic": "DEUTBEFFXXX",
    "start_date_time": "2025-09-12T00:00:00Z",
    "note": "This is the main live URI for VOP"
  },
  {
    "country_code": "DE",
```



```
"participant_name": "Deutsche Bank",
"participant_bic": "DEUTDEFFXXX",
"nans": [
  "PSDDE-BAFIN-120345"
],
"operational_contacts": [
  {
    "email": "user1@example.com"
  },
  {
    "email": "user2@example.com"
  }
],
"scheme": "VOP",
"readiness_date": "2025-01-22",
"leaving_date": "2026-11-14",
"roles": [
  {
    "code": "REQUES"
  },
  {
    "code": "RESPON"
  }
],
"options": [
  {
    "code": "VERNAM",
    "readiness_date": "2025-02-01",
    "leaving_date": "2025-12-31"
  },
  {
    "code": "VERCOD",
    "readiness_date": "2025-02-01"
  }
],
"environment": "L",
"operation": "postVerificationOfPayeeRequests",
"api_uri": "https://vopxxx.bankbic.com/vop/v1/payee-verifications",
"api_version": 1,
```



```
"priority_number": 1,
"account_holding_bic": "DEUTITFFABC",
"start_date_time": "2025-09-12T00:00:00Z",
"note": "This is the main live URI for VOP"
},
{
  "country_code": "DE",
  "participant_name": "Deutsche Bank",
  "participant_bic": "DEUTDEFFXXX",
  "nans": [
    "PSDDE-BAFIN-120345"
  ],
  "operational_contacts": [
    {
      "email": "user1@example.com"
    },
    {
      "email": "user2@example.com"
    }
  ],
  "scheme": "VOP",
  "readiness_date": "2025-01-22",
  "leaving_date": "2026-11-14",
  "roles": [
    {
      "code": "REQUES"
    },
    {
      "code": "RESPON"
    }
  ],
  "options": [
    {
      "code": "VERNAM",
      "readiness_date": "2025-02-01",
      "leaving_date": "2025-12-31"
    },
    {
      "code": "VERCOD",
```



```
        "readiness_date": "2025-02-01"
      }
    ],
    "environment": "I",
    "operation": "postVerificationOfPayeeRequests",
    "api_uri": "https://vopxxx2.bankbic.com/vop/v1/payee-verifications",
    "api_version": 1,
    "priority_number": 2,
    "account_holding_bic": "DEUTBEFFXXX",
    "start_date_time": "2025-09-12T00:00:00Z",
    "note": "This is the secondary live URI for VOP"
  },
  {
    "country_code": "DE",
    "participant_name": "Deutsche Bank",
    "participant_bic": "DEUTDEFFXXX",
    "nans": [
      "PSDDE-BAFIN-120345"
    ],
    "operational_contacts": [
      {
        "email": "user1@example.com"
      },
      {
        "email": "user2@example.com"
      }
    ],
    "scheme": "VOP",
    "readiness_date": "2025-01-22",
    "leaving_date": "2026-11-14",
    "roles": [
      {
        "code": "REQUES"
      },
      {
        "code": "RESPON"
      }
    ],
    "options": [
```



```
{
  "code": "VERNAM",
  "readiness_date": "2025-02-01",
  "leaving_date": "2025-12-31"
},
{
  "code": "VERCOD",
  "readiness_date": "2025-02-01"
}
],
"environment": "T",
"operation": "postVerificationOfPayeeRequests",
"api_uri": "https://voptest.bankbic.com/vop/v1/payee-verifications",
"api_version": 1,
"priority_number": 1,
"account_holding_bic": "DEUTBEFFXXX",
"start_date_time": "2025-09-12T00:00:00Z",
"end_date_time": "2026-03-01T00:00:00Z",
"note": "This is a test URI for VOP"
},

{
  "country_code": "IT",
  "participant_name": "Bank Name IT",
  "participant_bic": "UNCRITBBXXX",
  "scheme": "VOP",
  "readiness_date": "2025-01-01",
  "leaving_date": "2025-12-31",
  "roles": [
    {
      "code": "REQUES"
    },
    {
      "code": "RESPON"
    }
  ],
  "options": [
    {
      "code": "INACNO",
```



```

        "readiness_date": "2025-02-01"
    }
]
},

],

"links": [
    {
        "href":
"https://api.swift.com/eds/v1/directories/VOP/records?participant_bic_substring=XXX&offset=0&limit=20",
        "rel": "first",
        "type": "GET"
    },
    {
        "href":
"https://api.swift.com/eds/v1/directories/VOP/records?participant_bic_substring=XXX&offset=0&limit=20",
        "rel": "self",
        "type": "GET"
    },
    {
        "href":
"https://api.swift.com/eds/v1/directories/VOP/records?participant_bic_substring=XXX&offset=0&limit=20",
        "rel": "last",
        "type": "GET"
    }
]
}

```

Response elements

Name	Required
data\country_code	Yes
data\participant_name	Yes
data\participant_bic	Yes
data\nans	
data\operational_contacts	
data\scheme	Yes



data\readiness_date	
data\leaving_date	
data\roles\code	Yes when a role is available
data\options\code	Yes when an option is available
data\options\readiness_date	Yes when an option is available
data\options\leaving_date	
data\environment	
data\operation	
data\api_uri	
data\api_version	
data\priority_number	
data\account_holding_bic	
data\start_date_time	
data\end_date_time	
data\note	
links\href	Yes
links\rel	Yes
links\type	Yes

Errors

If the supplied search parameters do not match any EDS file records, then an HTTP error 404 **Not Found** is returned, with an error body in JSON format.

For more information, see the following:

- Section 4.6 - Errors and Error Properties
- Section 4.6.3 - EDS API Error and Status Codes – “Search for records of EDS file Error and Status Codes”

4.5 EDS provisioning API

4.5.1 Search for the API endpoints of a scheme participant.

Version 1

Description

Search for the API endpoints (and the related attributes required to operate with them) provided by a scheme participant BIC, optionally filtered by attribute values

Request



GET

https://api.swift.com/eds/v1/participants/<participant_bic>/uris?scheme_code=<scheme_code>&environment=<environment>&operation=<operation>&priority_number=<priority_number>

Request parameters

Name	Required?
participant_bic	Yes
scheme_code	
environment	
operation	
priority_number	
account_holding_bic_substring	
offset	
limit	

Sample request

GET https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris?scheme_code=VOP

Sample response

```
{
  "data": [
    {
      "uri_id": 100123,
      "scheme_code": "VOP",
      "environment": "L",
      "operation": "postVerificationOfPayeeRequests",
      "api_uri": "https://vopxxx.bankbic.com/vop/v1/payee-verifications",
      "api_version": 1,
      "priority_number": 1,
      "account_holding_bics": [
        "DEUTBEFFXXX",
        "DEUTITFFXXX",
        "DEUTITFFABC"
      ],
      "start_date_time": "2025-09-12T00:00:00Z",
      "end_date_time": "2026-03-01T00:00:00Z",
      "note": "This is the main live URI for VOP"
    },
  ],
}
```



```
{
  "uri_id": 100456,
  "scheme_code": "VOP",
  "environment": "L",
  "operation": "postVerificationOfPayeeRequests",
  "api_uri": "https://vopxxx2.bankbic.com/vop/v1/payee-verifications",
  "api_version": 1,
  "priority_number": 2,
  "account_holding_bics": [
    "DEUTBEFFXXX"
  ],
  "start_date_time": "2025-09-12T00:00:00Z",
  "note": "This is the secondary live URI for VOP"
},
{
  "uri_id": 100789,
  "scheme_code": "VOP",
  "environment": "T",
  "operation": "postVerificationOfPayeeRequests",
  "api_uri": "https://voptest.bankbic.com/vop/v1/payee-verifications",
  "api_version": 1,
  "priority_number": 1,
  "account_holding_bics": [
    "DEUTBEFFXXX"
  ],
  "start_date_time": "2025-01-01T00:00:00Z",
  "end_date_time": "2026-03-01T00:00:00Z",
  "note": "This is a test URI for VOP"
}
],
"links": [
  {
    "href":
      "https://api.swift.com/eds/v1/participants/DEUTBEFFXXX/uris?scheme_code=VOP&offset=0&limit=20",
    "rel": "first",
    "type": "GET"
  },
  {
```



```

    "href":
    "https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris?scheme_code=VOP&offset=0&limit=20
    ",
    "rel": "self",
    "type": "GET"
  },
  {
    "href":
    "https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris?scheme_code=VOP&offset=0&limit=20
    ",
    "rel": "last",
    "type": "GET"
  }
]
}

```

Response elements

Name	Required?
data\environment	Yes
data\operation	Yes
data\api_uri	Yes
data\api_version	Yes
data\priority_number	Yes
data\account_holding_bics	Yes
data\start_date_time	Yes
data\end_date_time	
data\note	
data\uri_id	
data\scheme_code	Yes
links\ref	Yes
links\rel	Yes
links\type	Yes

Errors

If API endpoints are requested for an invalid or unpublished Scheme participant, then an HTTP error 404 **Not Found** is returned, with an error body in JSON format.



For more information, see the following:

- Section 4.6 - Errors and Error Properties
- Section 4.6.3 - EDS API Error and Status Codes – “Search for the URI records of a scheme participant Error and Status Codes”

4.5.2 Create a URI record.

Version 1

Description

Create a record representing an API endpoint (and the related attributes required to operate with it) for a scheme participant BIC.

Request

POST https://api.swift.com/eds/v1/participants/<participant_bic>/uris

Request parameter

Name	Required?
participant_bic	Yes

Request body parameters

Description

API endpoint by which a participant is reachable on a specific scheme, together with information about the participant identity, roles, and options required to operate on the scheme. Format used only on EDS-API-Data-Provisioning endpoints.

Name	Required?
environment	Yes
operation	Yes
api_uri	Yes
api_version	Yes
priority_number	Yes
account_holding_bics	Yes
start_date_time	Yes



end_date_time	
note	
uri_id	
scheme_code	Yes

Sample request

POST <https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris>

Sample request body

```
{
  "scheme_code": "VOP",
  "environment": "L",
  "operation": "postVerificationOfPayeeRequests",
  "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee-verifications",
  "api_version": 2,
  "priority_number": 1,
  "account_holding_bics": [
    "DEUTBEFFXXX",
    "DEUTITFFXXX",
    "DEUTITFFABC"
  ],
  "start_date_time": "2025-09-12T00:00:00Z",
  "end_date_time": "2026-03-01T00:00:00Z",
  "note": "This is the second version of the main URL for VOP"
}
```

Sample response

```
{
  "uri_id": 200001,
  "scheme_code": "VOP",
  "environment": "L",
  "operation": "postVerificationOfPayeeRequests",
  "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee-verifications",
  "api_version": 2,
  "priority_number": 1,
  "account_holding_bics": [
```



```

    "DEUTBEFFXXX",
    "DEUTITFFXXX",
    "DEUTITFFABC"
  ],
  "start_date_time": "2025-09-12T00:00:00Z",
  "end_date_time": "2026-03-01T00:00:00Z",
  "note": "This is the second version of the main URL for VOP"
}

```

Response element

Name	Required?
environment	Yes
operation	Yes
api_uri	Yes
api_version	Yes
priority_number	Yes
account_holding_bics	Yes
start_date_time	Yes
end_date_time	
note	
uri_id	Yes
scheme_code	Yes

Errors

If the API endpoint is being created for an invalid or unpublished Scheme participant, then an HTTP error **400 Bad Request** is returned, with an error body in JSON format.

For more information, see the following:

- Section 4.6 - Errors and Error Properties
- Section 4.6.3 - EDS API Error and Status Codes – “Create a URI record Error and Status Codes”

4.5.3 Modify a URI record

Version 1

Description



Modify an API endpoint (and the related attributes required to operate with it) of a scheme participant

Request

PUT https://api.swift.com/eds/v1/participants/<participant_bic>/uris/<uri_id>

Request parameters

Name	Required?
participant_bic	Yes
uri_id	Yes

Request body parameters

Description

API endpoint by which a participant is reachable on a specific scheme, together with information about the participant identity, roles, and options required to operate on the scheme. Format used only on EDS-API-Data-Provisioning endpoints

Name	Required?
environment	Yes
operation	Yes
api_uri	Yes
api_version	Yes
priority_number	Yes
account_holding_bics	Yes
start_date_time	Yes
end_date_time	
note	
uri_id	
scheme_code	Yes

Sample request

PUT <https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris/200001>



Sample request body

```
{
  "scheme_code": "VOP",
  "environment": "L",
  "operation": "postVerificationOfPayeeRequests",
  "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee-verifications",
  "api_version": 2,
  "priority_number": 1,
  "account_holding_bics": [
    "DEUTBEFFXXX",
    "DEUTITFFXXX",
    "DEUTITFFABC",
    "DEUTITFFDEF"
  ],
  "start_date_time": "2025-09-12T00:00:00Z",
  "end_date_time": "2026-03-01T00:00:00Z",
  "note": "This is the second version of the main URL for VOP, with an additional account-  
holding BIC"
}
```

Sample response

```
{
  "uri_id": 200001,
  "scheme_code": "VOP",
  "environment": "L",
  "operation": "postVerificationOfPayeeRequests",
  "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee-verifications",
  "api_version": 2,
  "priority_number": 1,
  "account_holding_bics": [
    "DEUTBEFFXXX",
    "DEUTITFFXXX",
    "DEUTITFFABC",
    "DEUTITFFDEF"
  ],
  "start_date_time": "2025-09-12T00:00:00Z",
  "end_date_time": "2026-03-01T00:00:00Z",
}
```



```
"note": "This is the second version of the main URL for VOP, with an additional account-  
holding BIC"  
}
```

Response elements

Name	Required?
environment	Yes
operation	Yes
api_uri	Yes
api_version	Yes
priority_number	Yes
account_holding_bics	Yes
start_date_time	Yes
end_date_time	
note	
uri_id	Yes
scheme_code	Yes

Errors

If the requested BIC is invalid or unpublished, then an HTTP error 404 **Not Found** is returned, with an error body in JSON format.

For more information, see the following:

- Section 4.6 - Errors and Error Properties
- Section 4.6.3 - EDS API Error and Status Codes – “Modify a URI record Error and Status Codes”

4.5.4 Get details of a scheme participant

Version 1

Description

Get all details of a scheme participant.



Request

GET https://api.swift.com/eds/v1/participants/<participant_bic>

Request parameters

Name	Required?
participant_bic	yes

Sample request

GET <https://api.swift.com/eds/v1/participants/DEUTDEFFXXX>

Sample response

```
{
  "country_code": "IT",
  "participant_name": "ManyCash Spa",
  "participant_bic": "VALIDBICXXX",
  "address": "very long street, 55",
  "city": "Strange city",
  "postal_code": "28066",
  "vat_number": "IT123456",
  "lei": "ABCDEFGHJK0123456789",
  "additional_identifier": {
    "type": "ISIN",
    "value": "123456"
  },
  "nans": [
    "PSDAT-FMA-123450"
  ],
  "operational_contacts": [
    {
      "email": "user01@mail.com"
    }
  ],
  "scheme_details": [
    {
      "code": "VOP",
      "roles": [
        {
          "code": "REQUES"
        }
      ]
    }
  ],
}
```



```

    {
      "code": "RESPON"
    }
  ],
  "options": [
    {
      "code": "INACNO",
      "readiness_date": "2025-03-11",
      "leaving_date": "2025-05-02"
    }
  ],
  "readiness_date": "2025-02-01",
  "publish_in_eds": false
}
]
}

```

Response elements

Name	Required?
country_code	yes
participant_name	yes
participant_bic	yes
address	
city	
postal_code	
vat_number	
lei	
additional_identifier\type	
additional_identifier\value	
nans	
operational_contacts\email	
scheme_details\code	yes
scheme_details\roles\code	
scheme_details\options\code	
scheme_details\options\readiness_date	
scheme_details\options\leaving_date	
scheme_details\readiness_date	
scheme_details\publish_in_eds	yes

Errors

If details are requested for an invalid or unpublished EPC participant, then an HTTP error 404 **Not Found** is returned, with an error body in JSON format.



For more information, see the following:

- Section 4.6 - Errors and Error Properties
- Section 4.6.3 - EDS API Error and Status Codes – “Get details of a scheme participant Error and Status Codes”

4.5.5 Modify operational contacts

Version 1

Description

Modify the operational contacts of an EPC participant.

Request

PUT https://api.swift.com/eds/v1/participants/<participant_bic>/operational_contacts

Request parameters

Name	Required?
participant_bic	Yes

Request body parameters

Description

New set of operational e-mail contacts

Name	Required?
email	yes

Sample request

PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/operational_contacts

Sample request body

```
[  
  {  
    "email": "contact-a@example.com"  
  },  
  {  
    "email": "contact-b@example.org"  
  },  
]
```



```
{  
  "email": "contact-c@example.net"  
}  
]
```

Sample response

```
[  
  {  
    "email": "contact-a@example.com"  
  },  
  {  
    "email": "contact-b@example.org"  
  },  
  {  
    "email": "contact-c@example.net"  
  }  
]
```

Response elements

Name	Required?
email	yes

Errors

If the requested BIC is invalid or unpublished, then an HTTP error 404 **Not Found** is returned, with an error body in JSON format.

For more information, see the following:

- Section 4.6 - Errors and Error Properties
- Section 4.6.3 - EDS API Error and Status Codes – “Modify operational contacts Error and Status Codes”

4.5.6 Modify the PSD2 National Authorisation Numbers (NAN) of a scheme participant

Version 1

Description

Modify the PSD2 National Authorisation Numbers (NAN) of an EPC participant.



Request

PUT https://api.swift.com/eds/v1/participants/<participant_bic>/nans

Request parameters

Name	Required?
participant_bic	Yes

Request body parameters

Description

New set of NANs.

Name	Required?
nan	Yes

Sample request

PUT <https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/nans>

Sample request body

```
[  
  "PSDDE-BAFIN-120345",  
  "PSDDE-BAFIN-678903"  
]
```

Sample response

```
[  
  "PSDDE-BAFIN-120345",  
  "PSDDE-BAFIN-678903"  
]
```

Response elements

Name	Required?
nan	yes



Errors

If the requested BIC is invalid or unpublished, then an HTTP error 404 **Not Found** is returned, with an error body in JSON format.

For more information, see the following:

- Section 4.6 - Errors and Error Properties
- Section 4.6.3 - EDS API Error and Status Codes – “Modify the PSD2 National Authorisation Numbers of an EPC participant Error and Status Codes”

4.5.7 Modify the participation details of a participant

Version 1

Description

Modify the participation details (options, readiness date, publication in the Local File) of an EPC participant to a payment-related scheme.

Request

PUT https://api.swift.com/eds/v1/participants/<participant_bic>/schemes/<scheme_code>

Request parameters

Name	Required?
participant_bic	Yes
scheme_code	yes

Request body parameters

Description

New scheme participation details

Name	Required?
readiness_date	
roles\code	yes, if role present
publish_in_eds	yes
options\code	yes, if option present



options\readiness_date	yes, if option present
options\leaving_date	

Sample request

PUT <https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/scheme/VOP>

Sample request body

```
{
  "readiness_date": "2025-04-26",
  "publish_in_eds": true,
  "options": [
    {
      "code": "INACNO",
      "readiness_date": "2025-05-11"
    },
    {
      "code": "VCCUST",
      "readiness_date": "2025-07-11",
      "leaving_date": "2025-07-27"
    }
  ]
}
```

Sample response

```
{
  "readiness_date": "2025-04-26",
  "publish_in_eds": true,
  "options": [
    {
      "code": "INACNO",
      "readiness_date": "2025-05-11"
    },
    {
      "code": "VCCUST",
      "readiness_date": "2025-07-11",
      "leaving_date": "2025-07-27"
    }
  ]
}
```



}

Response elements

Name	Required?
readiness_date	
roles\code	yes, if role present
publish_in_eds	yes
options\code	yes, if option present
options\readiness_date	yes, if option present
options\leaving_date	

Errors

If the requested BIC is invalid or unpublished, then an HTTP error 404 **Not Found** is returned, with an error body in JSON format.

For more information, see the following:

- Section 4.6 - Errors and Error Properties
- Section 4.6.3 - EDS API Error and Status Codes – “Modify scheme participant details Error and Status Codes”

4.6 Errors and Error Properties

4.6.1 HTTP Status Codes

The API returns the following HTTP response codes.

Code	Name	Definition
200	OK	The standard response for successful HTTP requests. The body contains the response.
201	Created	A record has been successfully created
400	Bad Request	Something is wrong in the parameters of the request. The body contains more details.
401	Unauthorized	User credentials not supplied



403	Forbidden	The caller does not have permission to access this resource or method. The body contains more details.
404	Not Found Not valid and other error types	The requested resource is not found. The item is invalid or contains other types of functional errors. The body of the response contains additional details.
405	Method not allowed	The server knows the request method, but the target resource does not support it.
409	Conflict	The requested change cannot be applied, since supplied data already exist
422	Unprocessable Content	Although the request is formally correct, domain rules prevent the change application
500	Server Error	The request is valid but could not be executed due to some problem on the server. The body contains more details.
503	Service Temporarily Unavailable	The body contains more details.

4.6.2 Status and Error Properties

For most HTTP status codes in 4xx and 5xx ranges, the response body contains a list of errors to provide more explanation on what went wrong. This is shown in the following example.

Name	Description
code	A unique identifier for errors Should contain an indication of which system/application/component/sub-component is throwing the error
severity	A severity of the error (either Fatal, Transient, or Logic)
text	A textual description of the error
user_message	Can contain a message to be passed to the app user

Related information

For more information about the error and status codes, see:

[EDS API Error and Status Codes](#)



4.6.3 EDS API Error and Status Codes

Search for records of EDS file Error and Status Codes

Code	Text	HTTP	Examples
		200	GET https://api.swift.com/eds/v1/directories/VOP/records?participant_bic_substring=DEUTDEFF
EDS.API.INVP	(all errors related to parameters not compliant with OpenAPI schema, e.g. "scheme_code must be equal to one of the allowed values")	400	GET https://api.swift.com/eds/v1/directories/V/records
SwAP510	The API method does not support non-repudiation	400	
SwAP509	Missing mandatory signature on the non-repudiation API transaction	400	
SwAP501	API request is malformed	400	
EDS.API.UCNS	User credentials not supplied	401	
SwAP502	Invalid Signing Certificate. The certificate cannot be used for doing the API transaction.	401	
SwAP502	Invalid OAuth access token.	401	
SwAP508	OAuth access token not provided.	401	
SwAP509	Customer number not defined.	401	
EDS.API.ILIC	You do not have sufficient privileges to perform the requested action	403	
SwAP503	OAuth access token has insufficient scope for the requested service.	403	
EDS.API.ERNF	No EDS file records found.	404	GET https://api.swift.com/eds/v1/directory/records?participant_bic_substring=XXXXXXXXXXXX

Search for the URI records of a scheme participant Error and Status Codes

Code	Text	HTTP	Examples
		200	GET https://api.swift.com/eds/v1/participants/DEUTDEFFXX/uris?scheme_code=VOP
EDS.API.MIEB	Missing or invalid Scheme participant BIC identifier	400	GET https://api.swift.com/eds/v1/participants/DEUTDEFFX/uris GET https://api.swift.com/eds/v1/participants//uris
EDS.API.INVP	(all errors related to parameters not compliant with openAPI schema, e.g. "priority_number must be number")	400	



SwAP510	The API method does not support non-repudiation	400	
SwAP509	Missing mandatory signature on the non-repudiation API transaction	400	
SwAP501	API request is malformed	400	
EDS.API.UCNS	User Credentials not supplied	401	
SwAP502	Invalid Signing Certificate. The certificate cannot be used for doing the API transaction.	401	
SwAP502	Invalid OAuth access token.	401	
SwAP508	OAuth access token not provided.	401	
SwAP509	Customer number not defined.	401	
EDS.API.ILIC	You do not have sufficient privileges to perform the requested action	403	
SwAP503	OAuth access token has insufficient scope for the requested service.	403	
EDS.API.URNF	No URI records found.	404	GET https://api.swift.com/eds/v1/participants/DEUTDEFFX XX/uris?environment=T&priority_number=90

Create a URI record Error and Status Codes

Code	Text	HTTP	Examples
		201	POST https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/u ris { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }
EDS.API.MIEB	Missing or invalid Scheme participant BIC identifier	400	POST https://api.swift.com/eds/v1/participants/DEUTDEFFX/uri s { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }
EDS.API.MISC	Missing or invalid URI scheme code	400	POST https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/u ris



			<pre>{ "scheme_code": "ABC", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.MIOP	Missing or invalid URI operation	400	<pre>POST https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/u ris { "scheme_code": "VOP", "environment": "L", "operation": "xyx", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.MIEN	Missing or invalid URI environment	400	<pre>POST https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/u ris { "scheme_code": "VOP", "environment": "X", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.MIAU	Missing or invalid URI api_uri	400	<pre>POST https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/u ris { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "xyz", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.MIAV	Missing or invalid URI version	400	<pre>POST https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/u ris { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests",</pre>



			<pre> "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": "xyz", "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" } </pre>
EDS.API.MIPN	Missing or invalid URI priority number	400	<pre> POST https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/u ris { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": "xyz", "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" } </pre>
EDS.API.MISD	Missing or invalid URI start date/time	400	<pre> POST https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/u ris { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "xyz" } </pre>
EDS.API.INED	Invalid URI end date/time	400	<pre> POST https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/u ris { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z", "end_date_time": "2020-01-01T00:00:00Z" } </pre>
EDS.API.MIAB	Missing or invalid URI account-holding BICs	400	<pre> POST https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/u ris { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": </pre>



			<pre>"https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["123", "ABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.INVP	Invalid parameters	400	<pre>POST https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/u ris { "unallowed_field": "unallowed_value", "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTDEFF500"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
SwAP510	The API method does not support non-repudiation	400	
SwAP509	Missing mandatory signature on the non-repudiation API transaction	400	
SwAP501	API request is malformed	400	
EDS.API.UCNS	User Credentials not supplied	401	
SwAP502	Invalid Signing Certificate. The certificate cannot be used for doing the API transaction.	401	
SwAP502	Invalid OAuth access token.	401	
SwAP508	OAuth access token not provided.	401	
SwAP509	Customer number not defined.	401	
EDS.API.ILIC	You do not have sufficient privileges to perform the requested action	403	
SwAP503	OAuth access token has insufficient scope for the requested service.	403	
EDS.API.EBNF	Scheme participant BIC not found	404	<pre>POST https://api.swift.com/eds/v1/participants/<inexistent_p articipant_bic>/uris { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1,</pre>



			<pre>"account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.DPAU	URI not created, since a record with the supplied details already exists	409	
EDS.API.USPT	Scheme participant cannot operate on the supplied scheme	422	
EDS.API.MIAV	API version should match the API version indicated in the URL	422	<pre>POST https://api.swift.com/eds/v1/participants/DEUTBEFFXXX/uris { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v22/payee- verifications", "api_version": 33, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.INVP	End datetime must be greater than start datetime within the same record	422	<pre>POST https://api.swift.com/eds/v1/participants/DEUTBEFFXXX/uris { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z", "end_date_time": "2023-01-31T00:00:00Z" }</pre>
EDS.API.MISC	SPAA scheme is not active	422	<pre>POST https://api.swift.com/eds/v1/participants/DEUTBEFFXXX/uris { "scheme_code": "SPAA", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", </pre>



			<pre> "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }] } </pre>
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Modify a URI record Error and Status Codes

Code	Text	HTTP	Examples
		200	<pre> PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris/200001 { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" } </pre>
EDS.API.MIEB	Missing or invalid Scheme participant BIC	400	<pre> PUT https://api.swift.com/eds/v1/participants/DEUTDEFFX/uris/200001 { "id": 200001, "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" } </pre>
EDS.API.MIEN	Missing or invalid URI environment	400	<pre> PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris/200001 { "scheme_code": "VOP", "environment": "X", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" } </pre>
EDS.API.MIUI	Missing or invalid URI record ID	400	<pre> PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris/ { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, </pre>



			<pre>"account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.MISC	Missing or invalid URI scheme code	400	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTBEFFXXX/uris/200001 { "scheme_code": "ABC", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.MIOP	Missing or invalid URI operation	400	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTBEFFXXX/uris/200001 { "scheme_code": "VOP", "environment": "L", "operation": "xyx", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.MIAU	Missing or invalid URI api_uri	400	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTBEFFXXX/uris/200001 { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "xyz", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.MIAV	Missing or invalid URI version	400	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTBEFFXXX/uris/200001 { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": "xyz", "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>



EDS.API.MIPN	Missing or invalid URI priority number	400	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris/200001 { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": "xyz", "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.MISD	Missing or invalid URI start date/time	400	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris/200001 { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "xyz" }</pre>
EDS.API.INED	Invalid URI end date/time	400	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris/200001 { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z", "end_date_time": "2020-01-01T00:00:00Z" }</pre>
EDS.API.MIAB	Missing or invalid URI account-holding BICs	400	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/uris/200001 { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee- verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["123", "ABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
SwAP510	The API method does not support non-repudiation	400	
SwAP509	Missing mandatory signature on the non-	400	



	repudiation API transaction		
SwAP501	API request is malformed	400	
EDS.API.UCNS	User Credentials not supplied	401	
SwAP502	Invalid Signing Certificate. The certificate cannot be used for doing the API transaction.	401	
SwAP502	Invalid OAuth access token.	401	
SwAP508	OAuth access token not provided.	401	
SwAP509	Customer number not defined.	401	
EDS.API.ILIC	You do not have sufficient privileges to perform the requested action	403	
SwAP503	OAuth access token has insufficient scope for the requested service.	403	
EDS.API.EBNF	Scheme participant BIC not found	404	<pre>PUT https://api.swift.com/eds/v1/participants/<inexistent_participant_bic>/uris/200001 { "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee-verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", "DEUTITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.RUNF	URI record not found	404	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTBEFFXXX/uris/<inexistent_uri_id> { "id": <inexistent_uri_id>, "scheme_code": "VOP", "environment": "L", "operation": "postVerificationOfPayeeRequests", "api_uri": "https://vopxxx.bankbic.com/vop/v2/payee-verifications", "api_version": 2, "priority_number": 1, "account_holding_bics": ["DEUTBEFFXXX", </pre>



			<pre>"DEUITFFABC"], "start_date_time": "2025-09-12T00:00:00Z" }</pre>
EDS.API.DPEU	URI not updated, since a record with the supplied details already exists	409	
EDS.API.USPT	Scheme participant cannot operate on the supplied scheme	422	

Get details of a scheme participant Error and Status Codes

Code	Text	HTTP	Examples
		200	<pre>GET https://api.swift.com/eds/v1/participants/D EUTDEFFXXX</pre>
EDS.API.MIEB	Missing or invalid EPC participant BIC identifier	400	<pre>GET https://api.swift.com/eds /v1/participants/DEUTDEFF X</pre>
SwAP510	The API method does not support non-repudiation	400	
SwAP509	Missing mandatory signature on the non-repudiation API transaction	400	
SwAP501	API request is malformed	400	
EDS.API.UCNS	User Credentials not supplied	401	
SwAP502	Invalid Signing Certificate. The certificate cannot be used for doing the API transaction.	401	
SwAP502	Invalid OAuth access token.	401	
SwAP508	OAuth access token not provided.	401	
SwAP509	Customer number not defined.	401	
EDS.API.ILIC	You do not have sufficient privileges to perform the requested action	403	
SwAP503	OAuth access token has insufficient scope for the requested service.	403	
EDS.API.EBNF	EPC participant BIC not found.	404	<pre>GET https://api.swift.com/eds/v1/participants/<inexistent_participant_bic></pre>

Modify operational contacts Error and Status Codes

Code	Text	HTTP	Examples
		200	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/operational_contacts [{ "email": "contact-a@example.com"</pre>



			<pre> }, { "email": "contact-b@example.org" }, { "email": "contact-c@example.net" }] </pre>
EDS.API.MIEB	Missing or invalid EPC participant BIC	400	<pre> PUT https://api.swift.com/eds/v1/participants/DEUTDEFFX [{ "email": "contact-a@example.com" }, { "email": "contact-b@example.org" }, { "email": "contact-c@example.net" }] </pre>
EDS.API.INVP	(all errors related to payload not compliant with OpenAPI schema, e.g. "Payload must be supplied as array")	400	
SwAP510	The API method does not support non-repudiation	400	
SwAP509	Missing mandatory signature on the non-repudiation API transaction	400	
SwAP501	API request is malformed	400	
EDS.API.UCNS	User Credentials not supplied	401	
SwAP502	Invalid Signing Certificate. The certificate cannot be used for doing the API transaction.	401	
SwAP502	Invalid OAuth access token.	401	
SwAP508	OAuth access token not provided.	401	
SwAP509	Customer number not defined.	401	
EDS.API.ILIC	You do not have sufficient privileges to perform the requested action	403	
SwAP503	OAuth access token has insufficient scope for the requested service.	403	



EDS.API.EBNF	EPC participant BIC not found	404	<pre>PUT https://api.swift.com/eds/v1/participants/<inexistent_participant_bic> [{ "email": "contact-a@example.com" }, { "email": "contact-b@example.org" }, { "email": "contact-c@example.net" }]</pre>
EDS.API.DPEU	URI not updated, since a record with the supplied details already exists	409	
EDS.API.DUOC	Operational contact emails cannot appear multiple times	422	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX [{ "email": "contact-a@example.com" }, { "email": "contact-a@example.com" }]</pre>

Modify the PSD2 National Authorisation Numbers of an EPC participant Error and Status Codes

Code	Text	HTTP	Examples
		200	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/nans ["PSDDE-BAFIN-120345", "PSDDE-BAFIN-678903"]</pre>
EDS.API.MIEB	Missing or invalid EPC participant BIC	400	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTDEFFX/nans ["PSDDE-BAFIN-120345", "PSDDE-BAFIN-678903"]</pre>
EDS.API.INNA	Payload item #0 must match pattern "^PSD[A-Z]{2}-[A-Z]{2,8}-[^\u0000-\u001F]{1,20}\$"	400	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/nans ["PSDDE"]</pre>
EDS.API.INVP	(all errors related to payload not compliant with OpenAPI schema, e.g. "Payload must be supplied as array")	400	
SwAP510	The API method does	400	



	not support non-repudiation		
SwAP509	Missing mandatory signature on the non-repudiation API transaction	400	
SwAP501	API request is malformed	400	
EDS.API.UCNS	User Credentials not supplied	401	
SwAP502	Invalid Signing Certificate. The certificate cannot be used for doing the API transaction.	401	
SwAP502	Invalid OAuth access token.	401	
SwAP508	OAuth access token not provided.	401	
SwAP509	Customer number not defined.	401	
EDS.API.ILIC	You do not have sufficient privileges to perform the requested action	403	
SwAP503	OAuth access token has insufficient scope for the requested service.	403	
EDS.API.EBNF	EPC participant BIC not found	404	<pre>PUT https://api.swift.com/eds/v1/participants/<inexistent_participant_bic>/nans ["PSDDE-BAFIN-120345", "PSDDE-BAFIN-678903"]</pre>

Modify scheme participant details Error and Status Codes

Code	Text	HTTP	Examples
		200	<pre>PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/schemes/VOP { "readiness_date": "2025-04-26", "publish_in_eds": true, "options": [{</pre>



			<pre> "code": "INACNO", "readiness_date": "2025-05-11" }, { "code": "VCCUST", "readiness_date": "2025-07-11", "leaving_date": "2025-07-27" }] } </pre>
EDS.API.MIEB	Missing or invalid EPC participant BIC	400	<pre> PUT https://api.swift.com/eds/v1/participants/DEUTDEFFX/schemes/VOP { "readiness_date": "2025-04-26", "publish_in_eds": true, "options": [{ "code": "INACNO", "readiness_date": "2025-05-11" }, { "code": "VCCUST", "readiness_date": "2025-07-11", "leaving_date": "2025-07-27" }] } </pre>
EDS.API.INVP	(all errors related to payload not compliant with OpenAPI schema, e.g. "Payload must be supplied as object")	400	<pre> PUT https://api.swift.com/eds/v1/participants/DEUTDEFFXXX/schemes/VOP [] </pre>
SwAP510	The API method does not support non-repudiation	400	
SwAP509	Missing mandatory signature on the non-repudiation API transaction	400	
SwAP501	API request is malformed	400	
EDS.API.UCNS	User Credentials not supplied	401	
SwAP502	Invalid Signing Certificate. The certificate cannot be used for doing the API transaction.	401	
SwAP502	Invalid OAuth access token.	401	



SwAP508	OAuth access token not provided.	401	
SwAP509	Customer number not defined.	401	
EDS.API.ILIC	You do not have sufficient privileges to perform the requested action	403	
SwAP503	OAuth access token has insufficient scope for the requested service.	403	
EDS.API.EBNF	EPC participant BIC not found	404	<pre> PUT https://api.swift.com/eds/v1/participants/<inexistent_participant_bic>/schemes/VOP { "readiness_date": "2025-04-26", "publish_in_eds": true, "options": [{ "code": "INACNO", "readiness_date": "2025-05-11" }, { "code": "VCCUST", "readiness_date": "2025-07-11", "leaving_date": "2025-07-27" }] } </pre>
EDS.API.DPEU	URI not updated, since a record with the supplied details already exists	409	
EDS.API.MISC	Missing or invalid URI scheme code	422	
EDS.API.USPT	EPC participant cannot operate on the supplied scheme	422	