



Business Account Payment API

Functional Information

Business Account Payment API

Integrating an API in your business will not only take IT capacity. Careful (re)design of your business processes, business requirements, and customer impact is essential for a successful integration.

The reference documentation will provide all technical information the IT developers need. This document will provide functional information you will need to:

- Work out the business case;
- Embed this API in your business processes;
- Construct your business requirements;
- Construct security requirements;
- Construct a maintenance plan;
- Understand the underlying bank

If you have any questions or feedback, please feel free to [contact us](#).

When you have not worked with APIs before and need to understand what they do, we advise you to read this [page](#).

All the information in this document is presented in English. Our customer support team supports in both English and Dutch.

What is in this document?

The purpose of this document is to provide additional information next to the API summary and the reference documentation information.

This document contains information on

- Functional diagrams
- Types of transactions
- Process information
- Security remarks
- Versioning

ABN AMRO requirements

In order to obtain access for your account through the Business Account Payment API, ABN AMRO Bank holds several business requirements:

- An ABN AMRO Business Current account registered in the Netherlands.
- A contract for Internet Banking Business or Access Online with Online Signing.
- A TLS certificate of the type Organisation Validation (OV) or Extended Validation (EV) from Digicert, Quo Vadis, Sectigo or Entrust without wildcard options.
- The organization name issued on the certificate must correspond to the name of the API contract holder.
- In case you want to do SEPA Direct Debit transactions, you also need a direct debit contract.

Functional diagrams

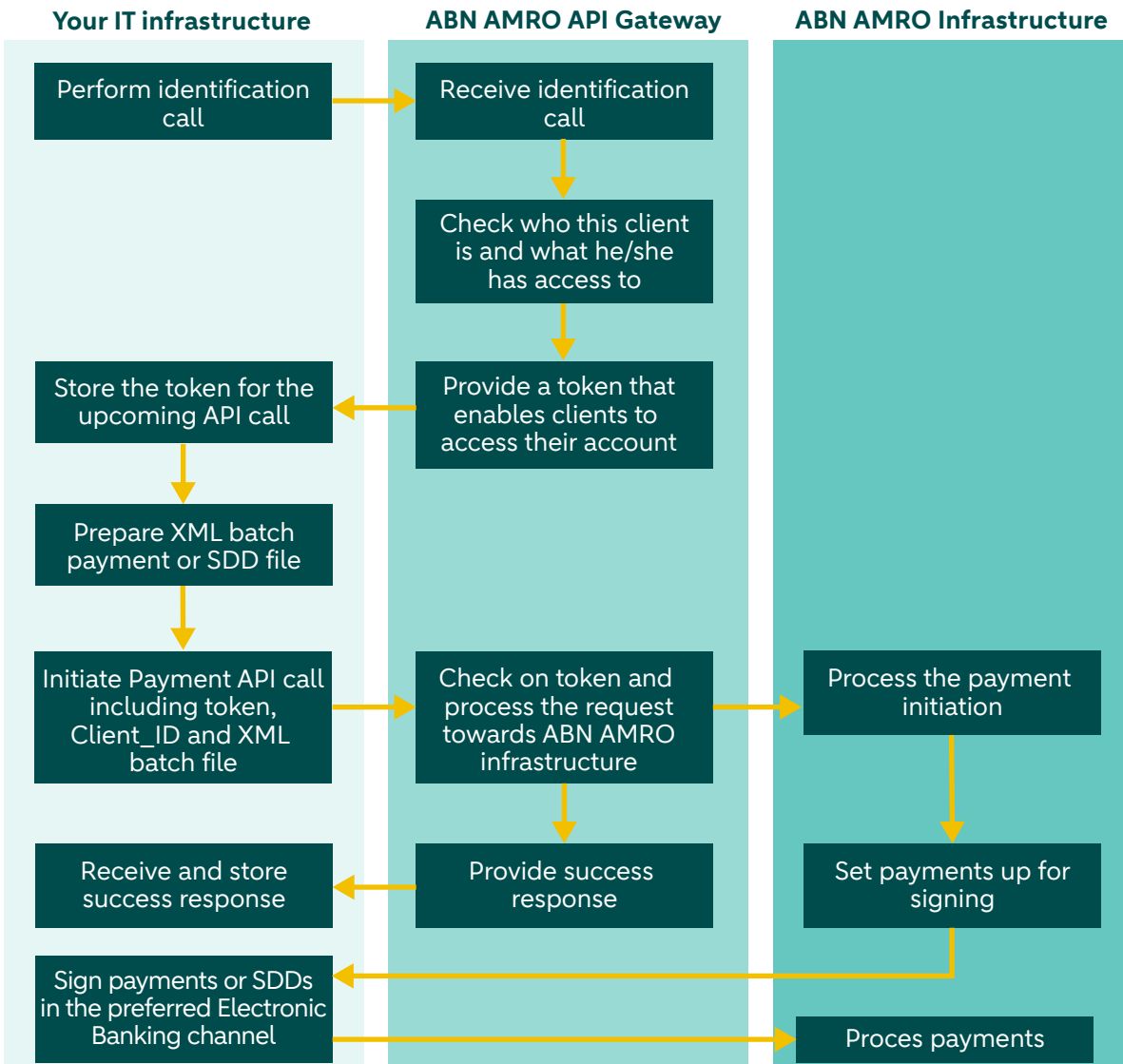
The Business Account Payment API knows 2 different functionalities, or 'endpoints', which can be addressed and implemented separately. Here you will find an overview of these 2 endpoints. Firstly, we will dive into the API call process. Secondly, we will provide an overview of the endpoints and additional information which you will need to understand.

API Call Processes

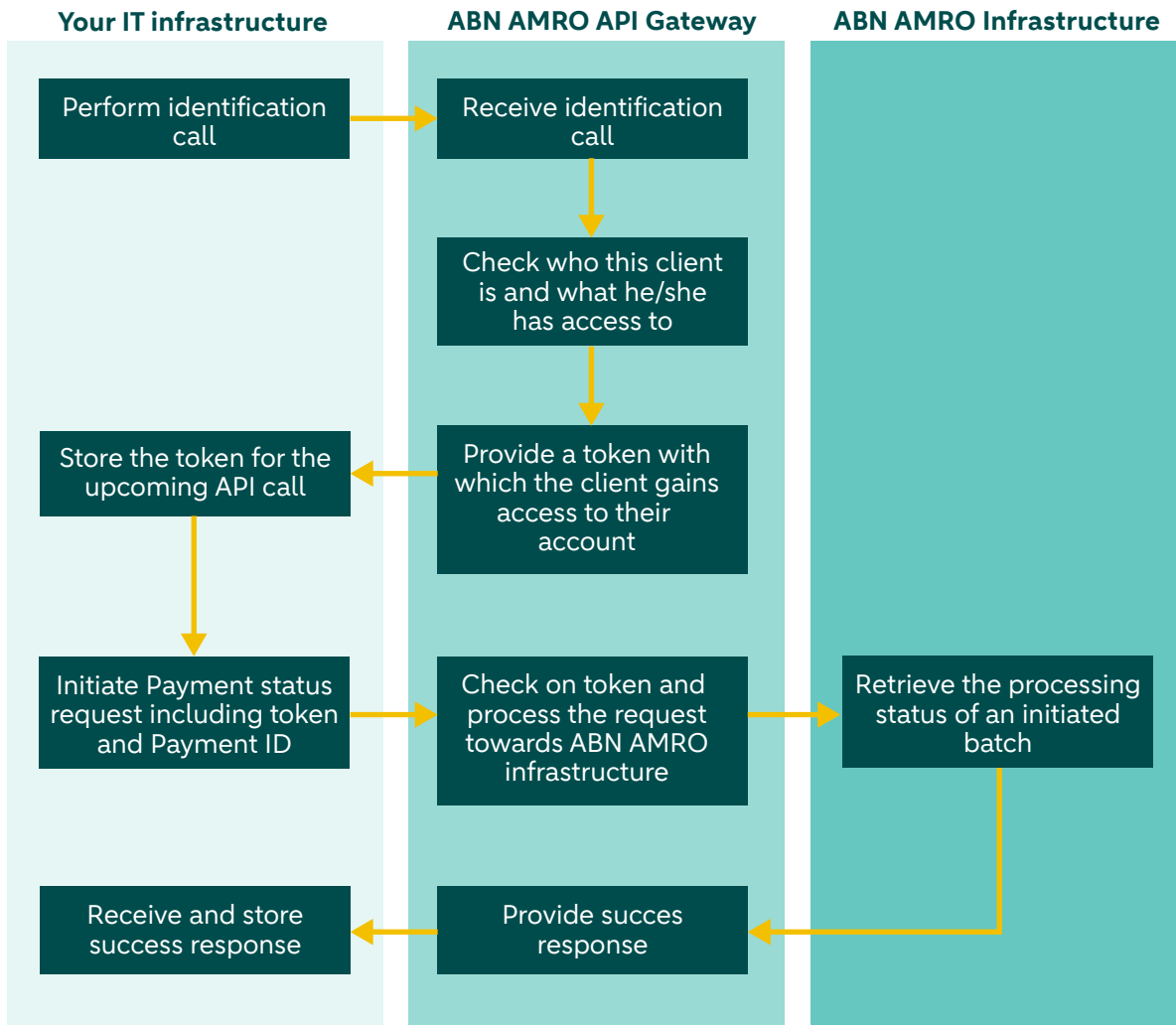
API Call Success Process

APIs have many ways of working that differs per application. In-depth knowledge on what process you are about to implement is very useful and will aid in having a high-over view of the implementation. In return, this will help with setting up business logic and with trouble shooting. These sequence diagrams provide an overview of how a successful API call is processed, displayed per actors in the chain.

- **Initiate payment**



• **Receive payment status**



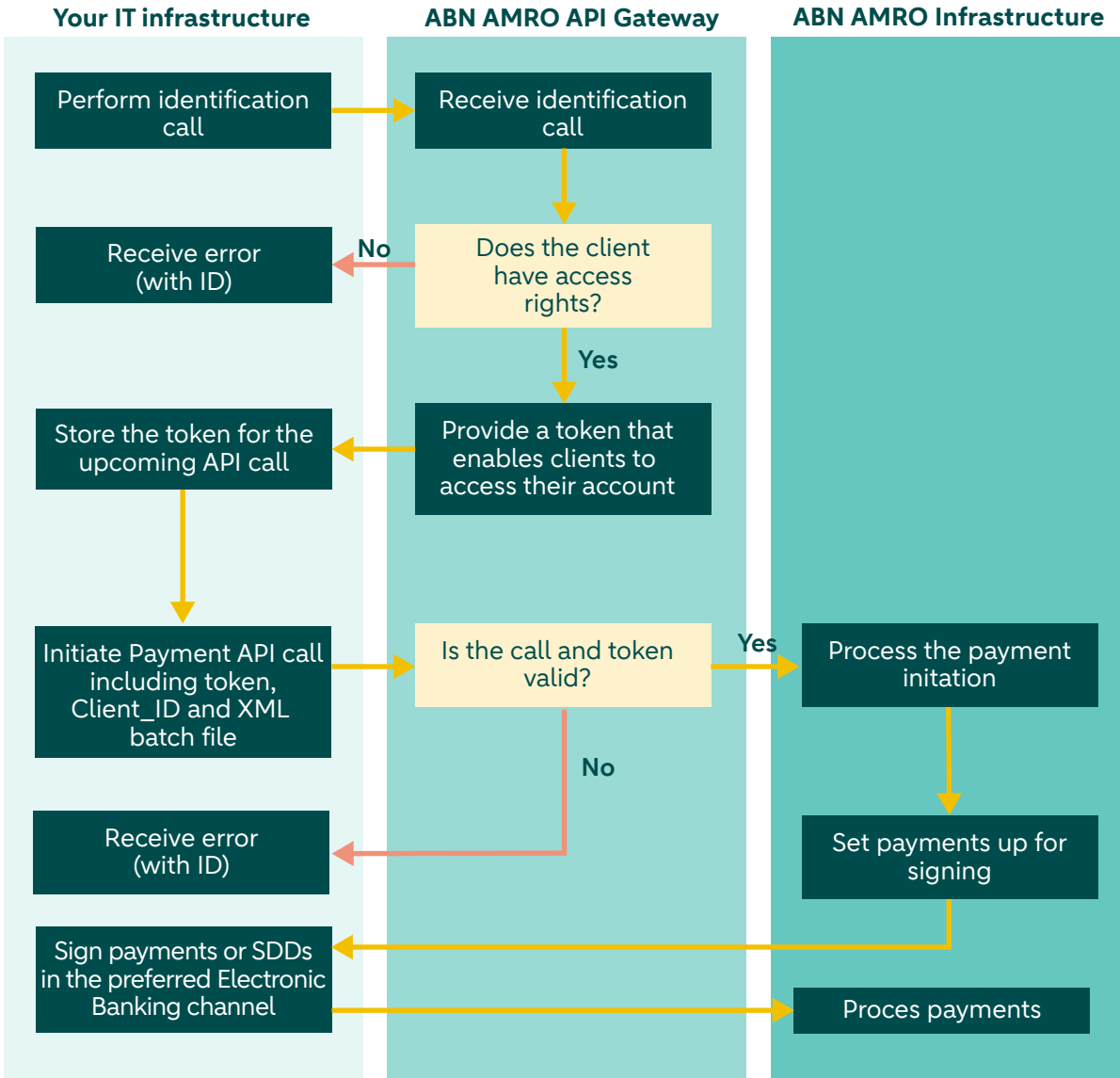
In both processes your implementation will generate two moments of communication towards our APIs.

1. Identification / Authentication call
2. The API call to the Business Account Payment API

API Call Success Process including Error responses

Probably not all API calls will succeed. Embedding error flows in your implementation is a must for successful and sustainable processing. Which endpoint we provide for these errors are offered in the endpoints chapter.

This sequence diagram provides an overview of how an error is processed and indicates which actors participate in it.

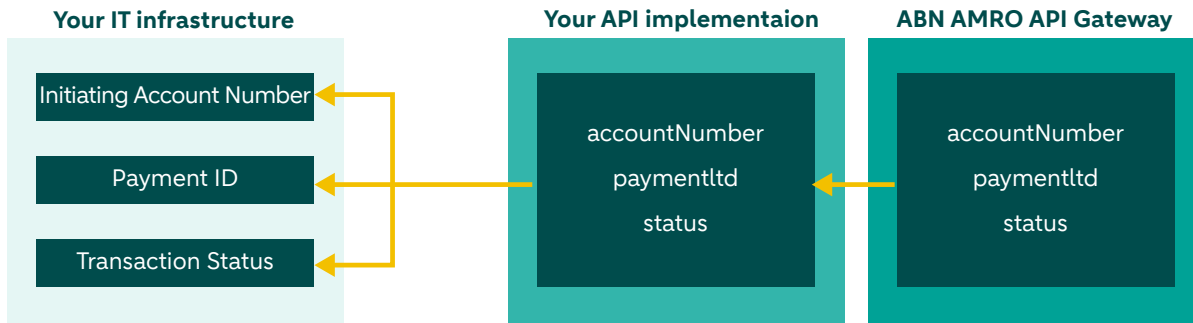


Error mapping and logging is a very important part of your implementation and should be monitored carefully. For every type of error response we provide an error response code, that will enable you to understand why this action did not succeed. We advise to embed the error response data in your implementation.

Import mapping

For the data to be properly interpreted by your infrastructure, your implementation might need some import mapping. This is a step in which the imported data is labelled and stored in the way that is specific to your existing set-up.

For example, when a call is successful, we return a response that tells you the call was successful. The response contains the initiating account number and the payment ID. The payment ID endpoint is important for retrieving the payment status, so it is important to save it.



Endpoints

Post Initiate payments

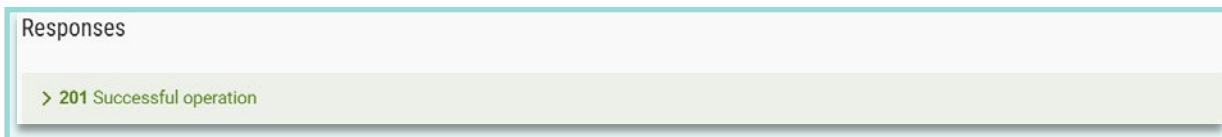
1. What it does

This endpoint enables you to initiate payments for authorization in your preferred Electronic Banking application. Payments can be sent as a SEPA Credit Transfer (SCT), SEPA Direct Debit (SDD) or Cross Border payment. This means that the step of entering the payment in your electronic banking application is automated by the API. This offers many benefits to accelerating payments in an existing process or architecture.

For more information, see [ABN AMRO SEPA implementation guidelines](#).
Contact us for the documentation for Cross Border payments.

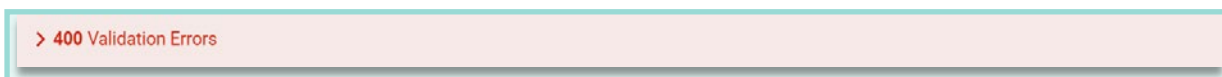
2. What is the response

All endpoints that are delivered can be found by clicking this [link](#), scrolling down till you see this dropdown window and clicking on it.



Please be aware that you need to click on the > to see the full list of endpoints.

Error response mapping is just as important as success response mapping. A complete list of the error responses provided by this endpoint can be found just underneath the **201 Successful operation** dropdown and looks like this:



Error responses are provided in 400 (4xx) or 500 (5xx) codes. It is very useful to know that all 4xx responses indicate that an error was made in making the API call on your side. A 5xx call indicates that the error originates from ABN AMRO's side. In the chapter on 'Process Information', the 'Incident' heading describes what you can do when the error originates from ABN AMRO's side.

Get Payment Status

1. What it does

This endpoint checks the processing status of a file. After you initiate the payments you receive the Payment ID. Based on this ID you can make a call to check the status of the file.

Note

For reconciliation purposes, it is recommended to use the Business Account Insight API or another form of account statements.

2. What is the response

All data provided by this endpoint can be found by clicking this [link](#), scrolling down till you see this dropdown window and clicking on it.

Responses

> 200 OK

Please be aware that you need to click on the > to see the full list of endpoints.

> 400 Bad Request

Error response mapping is just as important as success response mapping. A complete list of the error responses provided by this endpoint can be found just underneath the **200 OK** dropdown and looks like this:

Error responses are provided in 400 (4xx) or 500 (5xx) codes. It is very useful to know that all 4xx responses indicate that an error was made in making the API call on your side. A 5xx call indicates that the error originates from ABN AMRO's side. In the chapter on 'Process Information', the 'Incident' heading describes what you can do when the error originates from ABN AMRO's side.

Types of transactions

The previous chapter described how you can initiate transactions from your account. In this chapter, we provide you with more information about the different types of transactions.

With the introduction of SEPA (Single Euro Payments Area), we have one European payment market with uniform payment products. This means no more separate rules per country, but the same guidelines for each country. It makes it a lot easier to pay within the SEPA countries. All countries from the European Union belong to the Single Euro Payments Area, supplemented by a number of additional countries. All the participating countries can be found [here](#).

Payments to countries outside the Single Euro Payments Area or in foreign currencies are considered cross-border transactions.

SEPA Direct Debit

Please be aware that, in order to use SEPA Direct Debit, your company needs to have a Direct Debit contract with ABN AMRO first. Information on this product can be found on [our website](#). Getting started with SEPA direct debits? Follow these [six steps](#) to successfully debit your clients.

The Business Account Payment API supports the ISO20022 XML format. You can currently submit SEPA direct debit batches in the pain.008v2 and pain.008v8 file format. This file should be compressed into a GZIP which must be BASE64 encoded using UTF-8. Each file can contain 1 batch only. Check that the application providing the transaction data can produce the format described above.

SEPA Credit Transfer

SEPA credit transfers are used within the Netherlands and other SEPA countries. There are single credit transfers or batches. In the case of the Business Account Payment API, a single transaction is actually just a batch with 1 transaction.

With batch payments you can make multiple payments at once. If you create a payment file and send it to your bank, payments with the same due date are automatically debited as one total amount. The batch of transactions are usually credited to the recipient's account within one business day.

The Business Account Payment API supports the pain.001v3 and pain.001V9 file format for SEPA Credit Transfers.

Cross Border Transactions

A cross border transaction is a credit transfer outside SEPA or in a currency other than the euro. For a cross border transfer you always need the BIC of that specific receiving bank.

There could be restrictions on transfers to certain countries, meaning transfers may not be possible or may be processed with delays. The restrictions may be imposed by the Dutch government, by another country, by us or by another bank.

Cross Border payments offered via the Business Account Payment API can only be single payments.

Process information

Usually, an API implementation does not just involve creating an application utilizing the API. Many types of processes are impacted and need to be embedded. This chapter will provide vital information needed for a successful integration.

Onboarding

In order to use our API, we have set up a process that takes into account all aspects of the implementation. From legal and security, to technical and support.

All this information can be found in this [API Onboarding Guide](#).

Billing

After the initial onboarding all fees are deducted from the entity which is used to set up the API contract and is shown on the monthly invoice 'Products and Services'.

Support

Need technical help?

In case you need technical help, please visit our Support page under "Support" at the top menu on the Developer Portal. If your question is not stated at the [FAQ's](#), please create a [Support Ticket](#).

Questions regarding the status of a transaction or account can be answered by your regular client service desk.

Tip

If you have multiple questions, we advise you to create separate Support Tickets per question. This way we can make sure your question is routed to the corresponding colleague of ABN AMRO's Developer Support depending on your specific question. Also be aware, when discussing potential privacy related content, to create a ticket when logged in using your validated account. That way our staff can answer your questions sooner and more safely.

Note

Please note that developer support will only be provided on business days. Our general response time for support tickets is within two business days.

Incidents

In case you are experiencing any issues with one of ABN AMRO's API product, please visit our [Status & Maintenance](#) page under "Basics" at the top menu on the Developer Portal. This page describes when an issue is discovered and being solved at our side and the estimated duration of it.

Note

In case of planned maintenance and (code) breaking changes on the API product(s), ABN AMRO's Developer Support will timely inform you using the email address that is registered under your ABN AMRO Developer Account. Please make sure that you are subscribed to our mailing list in order to receive this information timely.

Maintenance

In the event that anything on the set-up of the contract needs to change you can contact our service department through this [link](#). Subjects that belong to this category are:

- Adding or deleting an account;
- Updating a certificate;
- Change contract details.

Off-boarding

Plan when your company wishes to offboard, where the following step should be the last steps in the process;

1. Use the maintenance ticket to indicate that you wish to terminate the contract;
2. Our service team will provide an offboarding contract;
3. The document can be signed digitally;
4. You will receive confirmation of the termination of the service.

Security remarks

Security is of our utmost importance! Especially when it comes to transactions and its processing we take all precautions to provide reliable and safe services. When providing an API some of the security aspects is either shared or transferred to you as a client. We strongly advise to have a solid security plan for your integration so we have a complete and safe processing chain.

Access and Identity management

When designing the solution for your Business Account Payment API implementation, keep in mind that access and identity management regarding who is allowed to make payments must be part of this.

The Business Account Payment checks that it is the correct company requesting the transaction. It does not check which person is providing the payment initiation. The authorisation policy to sign payments can be set in the preferred Electronic Banking system.

Certificate Management

Your company requires a TLS-MA certificate when using the Business Account Payment API. The company name on the certificate must match the company name on the contract.

The used certificate will have an end-date to its validity, after which the API will stop working. We advise to have monitoring in place on the timelines for the expiration date, as well as a process design for the change of this certificate. Renewal of the certificate can be requested via this [link](#).

Signing in ABN AMRO electronic banking application

By using the Business Account Payment API, payments are automatically redirected for signing to the electronic banking application. However, the payment is not processed automatically. In order for the payment to be made, it must be signed in your electronic banking application. To do this, you must log in, after which the payment can be authorized and sent.

Note

Within the electronic banking system, someone must be registered as authorized to sign.

Note

The authorization limits in the electronic banking system you use, also apply to your use of the API. This may differ per channel and settings made.

Within ABN AMRO there are two Electronic Banking systems that can be used; [Internet Banking Business](#) and [Access Online](#).

After signing, the processing of the payment is the same as you are used to when using Internet Banking Business or Access Online.

Versioning

The API, like many other applications, is not static. Optional updates, security patches and mandatory upgrades of the APIs are made by ABN AMRO. This might require you to update the application that is built by your company based on the API.

Minor version changes

When ABN AMRO releases a new version of the API which provides new optional fields of functionality we speak of a minor version release. The release is optional as it does not impact the correct working of the API implementation.

Major version changes (code breaking)

When ABN AMRO releases a new version of the API that impacts the functioning of the API implementation in such a way that the API will no longer work, we speak of a 'code breaking' or major version release. In this case, actions will be required in upgrading your implementation of the API.

Communication

In both the minor and major releases we will notify you by e-mail, using the address you have registered on the developer portal.

In the event of a code breaking release, we will provide information on the new version, along with timelines on go-live and depreciation (deletion of) of the 'old-version'.

To this end, ABN AMRO will update the sandbox, so your developer can test the update in your application.

How many versions per year

In order to build your business case for the use of the API, we advise to take into account that major releases will be made through the year and your developers will need to provide maintenance on your application. We will provide a maximum of 2 major releases a year.

Disclaimer

ABN AMRO Bank N.V. ("ABN AMRO") is located at the Gustav Mahlerlaan 10 (1082 PP) in Amsterdam (The Netherlands). The phone number is 0900 - 0024*.

The webpage of ABN AMRO is abnamro.nl. The webpage of ABN AMRO's Developer Portal is developer.abnamro.com.

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