



# Differences from ČOBS standard v7

Standard currently used by Moneta Money Bank a.s.: ČOBS v7

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Portal for developers: <https://apiportal.moneta.cz/>

### Table of updates

Version	Date of update	Description of update
V1	23.7.2025	Initial version

## 1. Differences from ČOBS standard v7

Scope	PSD2 API	Difference
AISP	All AISP services	We represent Page not found error with 404 instead of 400
AISP	List of client payment accounts - GET /my/accounts	<p>In case of Moneta, <b>relationship.owner</b> is used instead of <b>relationship.isOwner</b></p> <p><b>feePlan18N</b> defines the account type in more detail</p> <p><b>servicer.countryCode</b> in ISO format of 3 alphanumeric characters</p> <p><b>suitableScope</b> is not supported</p> <p><b>status</b> is not supported</p> <p><b>usage</b> is not supported</p>
AISP	Transaction history - GET /my/accounts/{id}/transactions	<p>Some optional fields in transaction history response are not supported:</p> <ul style="list-style-type: none"> <li>- <b>holdExpiration</b></li> <li>- <b>messageIdentification</b></li> <li>- <b>paymentId</b> (we use transactionIdentification instead)</li> <li>- <b>accountServicerReference</b></li> <li>- <b>mandateIdentification</b></li> <li>- <b>amountDetails</b></li> <li>- <b>charges</b></li> <li>- <b>additionalRemittanceInformation</b></li> </ul> <p>Moneta offers additional parameters, for example <b>enteredDate</b></p>

Scope	PSD2 API	Difference
AISP	/my/standingorders a /my/standingorders/{transactionIdentification} – trvalé příkazy	Moneta offers additional parameter <b>Status</b>
AISP	/my/accounts/{id}/statements – výpisy účtu	<b>quarter, week, day, halfyear</b> - are not supported? <b>links</b> - not supported
AISP	/my/accounts/{id}/statement/download – stažení výpisu	<b>feature</b> - not supported yet
PISP	Payment initiation POST /my/payments	additional parameters in request: - <b>transactionConfirmation</b> - optional - email adress form confirmation sending in case of foreign payment  not supported in response: - <b>instructionStatus</b> - /transactionIdentificatio/status should be used instead - <b>signInfo.state</b> - <b>signInfo.signId</b> (transactionIdentification is used when sign process is started by TPP/client)
PISP	Payment initiation POST /my/payments/{transactionIdentification}	not supported in response: - <b>instructionStatus</b> - /my/payments/{transactionIdentification}/status or /my/payments/{transactionIdentification} should be used instead - <b>signInfo.state</b> - <b>signInfo.signId</b> (transactionIdentification is used when sign process is started by TPP/client)

Scope	PSD2 API	Difference
PISP	GET /my/payments/{paymentId}/status	<p><b>statusChangeInfo</b> is not supported OAuth2 token is required in Moneta</p> <p>X-Request-ID header is mandatory in Moneta TPP-Name header is mandatory in Moneta User-Involved header is mandatory in Moneta</p> <p>instructionStatus <b>CUST</b> is not supported in Moneta instructionStatus <b>ACWC</b> is not supported in Moneta Moneta uses <b>FOR_SIGNING</b> status instead of <b>ACTC</b> Moneta uses <b>CANCELLED</b> status in case the payment was canceled by client before signing.</p>
PISP	POST /api/v4/psd/pisp/my/payments/balanceCheck	<p>following parameters in request are not supported:</p> <ul style="list-style-type: none"> <li>- <b>card</b></li> <li>- <b>merchant</b></li> <li>- <b>authenticationMethod</b></li> </ul>
PISP	POST /api/v4/psd/pisp/my/standingorders	<p><b>instructionStatus</b> in response is not supported in Moneta <b>signInfo</b> in response is not supported in Moneta</p>
PISP	GET /api/v4/psd/pisp/my/standingorders/{transactionIdentification}/status	<p>instructionStatus <b>ACWC</b> is not supported in Moneta Moneta uses <b>FOR_SIGNING</b> status instead of <b>ACTC</b> Moneta uses <b>CANCELLED</b> status in case the payment was canceled by client before signing.</p>

Scope	PSD2 API	Difference
PISP	/psd/pisp/my/standingorders/{transactionIdentification}	<p><b>statusChangeInfo</b> is not supported  <b>purpose</b> is not supported</p> <p>additional parameters can be included in response in Moneta, i.e.:</p> <ul style="list-style-type: none"> <li>- <b>secondFactor</b></li> <li>- <b>itemID</b></li> </ul>
PISP	/psd/pisp/my/batchpayments/{transactionIdentification}/status	<p><b>signInfo.state</b> is not supported  <b>signInfo.signId</b> is not supported</p>
PISP	/psd/pisp/my/batchpayments/	only domestic payments are currently allowed in batch
	Payment Initiation	Some validation errors return generic error code FIELD_INVALID instead of more specific codes AC10, BE19, RC10, RR03 and RR10. Precise identification of invalid field and the error itself are returned in respective fields scope and message, error code is secondary.
	Payment Initiation	<p>Format for Czech domestic payment symbols is slightly different from COBS v7. Instead of:  <b>"reference"</b>: ["VS:123456", "KS:456789", "SS:879213546"]            Moneta PSD2 API uses:  <b>"reference"</b>: "VS:123456,KS:456789,SS:879213546"</p>
	Payment Initiation	Payment initiation service returns payment type ( <b>paymentTypeInfo.serviceLevel.code</b> ) in different type than defined in COBS v7.

Scope	PSD2 API	Difference
		<p>Instead of:</p> <ul style="list-style-type: none"> <li>• DMCT - Domestic payment</li> <li>• ESCT - SEPA payment</li> <li>• XBCT - Cross border payment</li> <li>• EXCT - Cross border payment within the EEP</li> <li>• NXCT - Cross border payment outside the EEP</li> </ul> <p>PSD2 API provides following values:</p> <ul style="list-style-type: none"> <li>• FPOF - Foreign payment</li> <li>• FPOE - SEPA payment</li> <li>• FPOT - Foreign currency payment within MONETA accounts</li> <li>• FPOK - Foreign currency payment among clients own accounts within MONETA</li> </ul> <p>In case, no value is present, the payment type id domestic</p>
	not supported resources	<p>Moneta PSD2 API does not support following resources/domains:</p> <ul style="list-style-type: none"> <li>- amendment of standing order</li> <li>- awaiting payments</li> <li>- direct debits</li> <li>- list of open authorizations</li> <li>- consent management</li> <li>- loans</li> <li>- payment authorization with one SCA</li> </ul>

## 2. More information

Current information can be found on the portal <https://apiportal.moneta.cz/>.