

# Finanz Informatik

## XS2A-API

### Implementer Options

Supported Features

| Version | Date       | Changelog  |
|---------|------------|--|
| 1.0     | 20.02.2019 | First Version  |
| 1.1     | 07.03.2019 | Smaller Changes, Layout  |
| 1.2     | 24.04.2019 | Notice on delivery of multiple camt.052-files in read transaction  |
| 1.5     | 11.09.2019 | Deletion of notice for read transaction (fixed)  |
| 2.0     | 29.10.2019 | IO24: Change from NO to YES<br>Changes for "BG XS2A Extended IG Additional Information" in<br>- IO30<br>- IO31<br>- IO33 |
| 2.1     | 11.11.2019 | IO34: Change balancetype openingBooked052 to openingBooked (typing error)  |
| 3.0     | 07.02.2020 | Added: Support for instant bulk-payments in JSON and PAIN-message format<br>Added: Hints to IO23                         |
| 3.1     | 04.06.2020 | Added: Changes with Major Release 20.1<br>- added: balanceType interimAvailable  |
| 3.2     | 15.01.2021 | Added: pushTAN DECOUPLED (pushTAN 2.0)   |

| ID   | Description   | Characteristic  | Decision   |
|------|---|---|--|
| IO1  | Mandate the TPP to sign requests on application level                         | -   | NO   |
| IO2  | Supported Single Payment products   | sepa-credit-transfers   | YES  |
|      |   | instant-sepa-credit-transfers   | YES  |
|      |   | target-2-payments   | YES  |
|      |   | cross-border-credit-transfers   | YES  |
|      |   | pain.001-sepa-credit-transfers  | YES  |
|      |   | pain.001-instant-sepa-credit-transfers  | YES  |
|      |   | pain.001-target-2-payments  | YES  |
| IO3  | Supported Bulk Payment products   | pain.001-cross-border-credit-transfers  | NO   |
|      |   | sepa-credit-transfers   | YES  |
|      |   | instant-sepa-credit-transfers   | YES  |
|      |   | target-2-payments   | NO   |
|      |   | cross-border-credit-transfers   | NO   |
|      |   | pain.001-sepa-credit-transfers  | YES  |
|      |   | pain.001-instant-sepa-credit-transfers  | YES  |
| IO4  | Supported Periodic Payment products   | pain.001-target-2-payments  | NO   |
|      |   | pain.001-cross-border-credit-transfers  | NO   |
| IO5  | (on principle) Supported SCA Approaches                                       | sepa-credit-transfers   | YES  |
|      |   | pain.001-sepa-credit-transfers  | YES  |
|      |   | Redirect  | NO   |
|      |   | OAuth2  | YES  |
|      |   | Decoupled   | NO   |
| IO6  | OAuth2 required as a pre-step for PSU authentication                          | Embedded  | YES  |
|      |   | Mixed Embedded/ Decoupled   | YES  |
| IO8  | Support of TPP Messages on operational issues                                 | -   | YES  |
| IO9  | Risk management regarding the offering of SCA methods via the XS2A-Interface  | -   | PSU needs to be authenticated (either with a first relevant factor or an access token) |
| IO10 | Transaction fees transported via the XS2A-Interface                           | -   | NO   |
| IO11 | Supported SCA Methods   | -   | c.f. Table 'SCA method & approach (options)'   |
| IO12 | Configuration of supported SCA methods – applicable SCA Approaches            | -   | c.f. Table 'SCA method & approach (options)'   |
| IO13 | Configuration of supported SCA methods – TPP Redirect Preferred               | -   | c.f. Table 'SCA method & approach (options)'   |
| IO14 | Authentication Requirements for the Decoupled SCA Approach                    | -   | Not applicable (e.g. Decoupled not supported)  |
| IO15 | PSU-ID required in message  | Payment Initiation Request  | NO   |
|      |   | AccountInformationConsentRequest  | NO   |
|      |   | Payment Cancellation  | NO   |
|      |   | Signing Basket  | NO   |
| IO16 | PSU-ID-Type required in message   | Payment Initiation Request  | NO   |
|      |   | AccountInformationConsentRequest  | NO   |
|      |   | Payment Cancellation  | NO   |
|      |   | Signing Basket  | NO   |
| IO17 | Support of multicurrency accounts   | -   | NO   |
| IO18 | Representation of an account  | Accounts are represented by the IBAN (currently the only supported representation considered for tests) | YES  |
| IO19 | PSU-Corporate-ID required in message, if a corporate account is affected      | Payment Initiation Request  | NO   |
|      |   | AccountInformationConsentRequest  | NO   |
|      |   | Payment Cancellation  | NO   |
|      |   | Signing Basket  | NO   |
| IO20 | PSU-Corporate-ID-Type required in message, if a corporate account is affected | Payment Initiation Request  | NO   |
|      |   | AccountInformationConsentRequest  | NO   |
|      |   | Payment Cancellation  | NO   |
|      |   | Signing Basket  | NO   |
| IO21 | Support of future dated payments  | -   | YES  |
| IO22 | Support of SCA exemption  | if creditor account belongs to PSU  | YES  |
|      |   | if creditor is on a whitelist of the PSU  | YES  |
|      |   | if instructed amount does not exceed a certain limit  | YES  |
|      |   | Transaction Risk Analyse  | YES  |
|      |   | Combined Services (combinedService Indicator)   | NO   |
| IO23 | Support of sessions (combination of AIS and PIS)                              | Decoupled SCA initiated   | YES  |
| IO24 | Support of PSU messages in relevant scenarios                                 | SCA method chosen (Embedded)  | YES  |
|      |   | Signing baskets for the same Payment product allowed (only individual payments)                         | NO   |
| IO25 | Grouping restrictions for Signing Baskets                                     | -   | NO   |

| ID   | Description   | Characteristic  | Decision |
|------|---|---|----------|
|      |   | Singning baskets for the various Payment products allowed (only individual payments)  | NO       |
|      |   | Singning baskets for the same Payment product allowed (also payments with multi level SCA)  | NO       |
|      |   | Singning baskets for the various Payment products allowed allowed (also payments with multi level SCA)  | NO       |
|      |   | Singning baskets for Payments and Consent Establishment allowed (only individual payments)  | NO       |
|      |   | Singning baskets for Payments and Consent Establishment allowed allowed (also payments with multi level SCA)  | NO       |
| IO26 | SCA required for Payment Cancellation   | -   | YES      |
| IO27 | Multi level SCA supported for Use Cases   | Payment Initiation  | YES      |
|      |   | Consent Establishment   | NO       |
|      |   | Signing Baskets   | NO       |
|      |   | Payment Cancellation  | YES      |
| IO28 | SCA approach supported for multi level SCA  | Redirect  | YES      |
|      |   | Embedded  | YES      |
|      |   | Decoupled   | YES      |
| IO29 | ASPSP enforces explicit start of authorisation  | Redirect  | Never    |
|      |   | Embedded  | Always   |
|      |   | Decoupled   | Always   |
| IO30 | Support of optional account Information access rights   | all PSD2 related services for all accounts  | NO       |
|      |   | only access rights in request, accounts handled between PSU and ASPSP afterwards  | YES      |
|      |   | Consent Extension BG XS2A Extended IG "additional Account Information" necessary to get ownerName or standing orders?<br>see EN_OwnerName   | NO       |
|      |   | list of available accounts  | YES      |
|      |   | list of available accounts with balances  | YES      |
| IO31 | Support of formats for account information  | XML: camt.052   | YES      |
|      |   | XML: camt.053   | NO       |
|      |   | XML: camt.054   | NO       |
|      |   | JSON (transactions)   | NO       |
|      |   | JSON (standing orders)  | YES      |
|      |   | Text: MT942   | NO       |
|      |   | Text: MT940   | NO       |
| IO32 | Support of optional Endpoints for AIS   | accounts?withBalance  | YES      |
|      |   | accounts/{account-id}?withBalance   | YES      |
|      |   | accounts/{account-id}/transactions?withBalance  | YES      |
|      |   | accounts/{account-id}/transactions/{resourceId}   | NO       |
| IO33 | Support of optional (values of) query parameters for AIS  | entryReferenceFrom  | NO       |
|      |   | bookingStatus=pending   | YES      |
|      |   | bookingStatus=both  | YES      |
|      |   | bookingStatus=information   | YES      |
|      |   | deltaList   | YES      |
| IO34 | Support of Balance Types  | openingBooked052  | NO       |
|      |   | expected  | NO       |
|      |   | interimAvailable  | YES      |
|      |   | forwardAvailable  | NO       |
|      |   | nonInvoiced   | NO       |
|      |   | closingBooked   | YES      |
| IO35 | Conditions for delivery of a transaction list directly in the response  |   | Always   |
| IO36 | Conditions for delivery of a transaction list as a separate download with only a link in the response   |   | Never    |
| IO37 | Redirect after first SCA-Factor   | Currently the test concept assumes that all ASPSPs will not demand "Redirect" as the SCA-Approach, when they already de-manded (and received) a first SCA-factor via the XS2A-Interface. (Please confirm this assumption) | YES      |
| IO38 | Implicit start of transaction authorisation supported   | -   | YES      |
| IO39 | API steering links of type "startAuthorisationWith..." supported (i.e. creation of authorisation sub-resources and delivery of missing data at the same time supported) |   | YES      |

| ID   | Description  | Characteristic   | Decision       |
|------|--|--|----------------|
| IO40 | PSU Authentication data delivered via the XS2A-Interface (Embedded Approach) shall be encrypted at application level |  | NO             |
| IO41 | Access to Multicurrency Account Details  |  | Not Applicable |
| IO42 | Card Number supported to identify subaccounts  |  | NO             |
| IO43 | Support of payment Cancellation per payment product  | <u>Pre Authentication</u><br>- Supported Single Payment products<br>o sepa-credit-transfers<br>o instant-sepa-credit-transfers<br>o target-2-payments<br>o cross-border-credit-transfers<br>o pain.001-sepa-credit-transfers<br>o pain.001-instant-sepa-credit-transfers<br>o pain.001-target-2-payments<br><br>- Supported Bulk Payment products<br>o sepa-credit-transfers<br>o pain.001-sepa-credit-transfers<br><br>- Supported Periodic Payment products<br>o sepa-credit-transfers<br>o pain.001-sepa-credit-transfers | YES            |
| IO43 | Support of payment Cancellation per payment product  | <u>After Authentication</u><br>- Supported Single Payment products<br>o pain.001-sepa-credit-transfers<br><br>- Supported Bulk Payment products<br>o pain.001-sepa-credit-transfers<br><br>- Supported Periodic Payment products<br>o sepa-credit-transfers<br>o pain.001-sepa-credit-transfers<br><br>pain.001-cross-border-credit-transfers  | YES            |
| IO44 | Supported Formats of payment status response bodies for XML-based payments   | XML  | NO             |
|      |  | JSON   | YES            |
|      |  | BOTH   | NO             |
| IO45 | Processing of regular (not instant) Payments   | Batch Booking  | YES            |
|      |  | Realtime Booking   | YES            |
| IO46 | Permission of Requests for Account Data Reading with PSU involvement and reference to a recurring consent.           | YES, no restrictions (ASPSP accepts requests for account information with PSU involvement that refer to a recurring consent)   | YES            |
|      |  | NO (ASPSP denies requests for account information with PSU involvement)  | NO             |
|      |  | WITH RESTRICTIONS (Not completely defined in [XS2A-BP], therefore not completely analysed here)  | NO             |
| IO47 | Counting the frequency of AIS requests   | Each request (on a specific end-point) is counted.   | YES            |
|      |  | Frequency is counted in an accumulated way (e.g. all requests within a given time frame are counted as one with regards to the frequency)  | NO             |

EN\_Implementer Options\_v3.2\_20210115.xlsx  
SCA method & approach (options)

| SCA Method Configuration - Default  |                           |           |          |                        |          |          |
|---|---------------------------|-----------|----------|------------------------|----------|----------|
| SCA Method  | Applicable SCA Approaches |           |          | TPP Redirect Preferred |          |          |
|   | Embedded                  | Decoupled | Redirect | Yes                    | No       | Unused   |
| smsTAN  | YES                       | NO        | YES      | Redirect               | Embedded | Redirect |
| pushTAN   | YES                       | NO        | YES      | Redirect               | Embedded | Redirect |
| chipTAN manuell   | YES                       | NO        | YES      | Redirect               | Embedded | Redirect |
| chipTAN optisch (animated)  | YES                       | NO        | YES      | Redirect               | Embedded | Redirect |
| chipTAN QR  | YES                       | NO        | YES      | Redirect               | Embedded | Redirect |
| chipTAN USB (not supported)   | NO                        | NO        | NO       | Redirect               | Embedded | Redirect |
| pushTAN 2.0 (mixed EMBEDDED/ DECOUPLED)*<br>authenticationType": "PUSH_DEC" | NO                        | YES       | NO       | Redirect               | Embedded | Redirect |
| SCA Method 7<br>(to be defined by the Implementer)                          | NO                        | NO        | NO       | Redirect               | Redirect | Redirect |
| SCA Method 8<br>(to be defined by the Implementer)                          | NO                        | NO        | NO       | Redirect               | Redirect | Redirect |
| SCA Method 9<br>(to be defined by the Implementer)                          | NO                        | NO        | NO       | Redirect               | Redirect | Redirect |
| SCA Method 10<br>(to be defined by the Implementer)                         | NO                        | NO        | NO       | Redirect               | Redirect | Redirect |

\* see DE\_PushTAN decoupled\_v1.3\_20210114.pdf or EN\_PushTAN decoupled\_v1.3\_20210114.pdf for more details.

| YES/NO Decisions | SCA Risk Management  | SCA Approaches  | First Factor in Decoupled Approach                        |
|------------------|--|-----------------|---|
| YES              | PSU needs to be authenticated (either with a first relevant factor or an access token) | Embedded        | One Factor Authentication via the XS2A-Interface required |
| NO               | SCA methods may be offered before the PSU has been authenticated                       | Decoupled       | Identification sufficient                                 |
|                  | <i>SCA methods are offered without any preconditions</i>                               | <i>Redirect</i> | <i>Not applicable (e.g. Decoupled not supported)</i>      |