

THE *Berlin* GROUP

A EUROPEAN STANDARDS INITIATIVE



## **openFinance API Framework Domestic AIS/PIS Definitions for Version 2.x**

Version 2.1

31 October 2025



## License Notice

This Specification has been prepared by the Participants of the openFinance Taskforce<sup>1</sup>. This Specification is published by the Berlin Group under the following license conditions:

- "Creative Commons Attribution-NoDerivatives 4.0 International Public License"



This means that the Specification can be copied and redistributed in any medium or format for any purpose, even commercially, and when shared, that appropriate credit must be given, a link to the license must be provided, and indicated if changes were made. You may do so in any reasonable manner, but not in any way that suggests the licensor endorses you or your use. In addition, if you remix, transform, or build upon the Specification, you may not distribute the modified Specification.

- Implementation of certain elements of this Specification may require licenses under third party intellectual property rights, including without limitation, patent rights. The Berlin Group or any contributor to the Specification is not, and shall not be held responsible in any manner for identifying or failing to identify any or all such third party intellectual property rights.
- Any right, title and interest in and to the copyright and all related rights in topic-related Scheme Rulebooks, belong to the respective Scheme Manager (amongst others, the European Payments Council AISBL - EPC).
- The Specification, including technical data, may be subject to export or import regulations in different countries. Any user of the Specification agrees to comply strictly with all such regulations and acknowledges that it has the responsibility to obtain licenses to export, re-export, or import (parts of) the Specification.

---

<sup>1</sup> The openFinance Taskforce brings together participants of the Berlin Group with additional European banks (ASPSPs), banking associations, payment associations, payment schemes and interbank processors.

## Contents

Contents.....	ii
1    Introduction.....	3
1.1    Background on Payment Requirements in the openFinance API Framework .....	3
1.2    Document Structure.....	4
1.3    Document History.....	4
2    Domestic PIS Definitions .....	5
3    Domestic AIS Definitions .....	6
4    References .....	7
4.1    Normative References.....	7
4.2    Informative References .....	7
4.3    Detailed Change Log.....	7
4.3.1    Changes from Version 2.0 to 2.1.....	7

## 1 Introduction

### 1.1 Background on Payment Requirements in the openFinance API Framework

The NextGenPSD2 API in version 1.3.x had been driven by core PSD2 implementations. Some of the running change requests intend now to extend the functional scope of the API when transforming the regulatory driven NextGenPSD2 API into the openFinance API by extending the API by new services and extended functionality of existing services.

A major banking item for review is the payment data modelling. The usage of the model within all European jurisdictions have shown that ASPSP online channels offer a deeper structured data model to support the different domestic payment types and banking business use cases than expected at first place. Hence, a new payment data model needs to be agreed to yield a uniform payment data model. Further requirements are stemming from cross-border payments which need some further enhancements of the model.

In addition, further extension requirements are introduced by new extended payment related services as described in [oFA-IG-EPIS] or [oFA-IG-RTP] or the further need also to use the same APIs for corporates for direct access, i.e. to support also multi bulk payments defined in JSON. This is defined in detail in [oFA-PFSM].

The following payment structure is based on the payment model approach confirmed for [oFA-IG-Com]. It is taking into account the structured data types as they have been already used for domestic AIS or PIS functionality and develops the full payment data model in analogy. This model is differentiating single payments, bulk payments and multi bulk payments.

Please note that the model describes the full payment potential, which does not mean that every ASPSP has to support these functions for any or all of their products.

On first level of the data descriptions, the data elements which do not need to be supported are marked by "n.a.". These data elements might be opened as "optional" data elements by ASPSPs or communities of ASPSPs or for generally defined payment products.

For second level definitions, the data model foresees maximal data types and restricted data types, e.g. Account Reference and Account Reference1. For the detailed data model cp. [oFA DD]. The data type without suffix is the full model set/repository of the model. Data types with a numeric suffix is a restricted sub type. The data models defined generically for compliance make use of restricted data types for the addressed attributes in a payment transaction, where ASPSPs or communities of ASPSP might open up also the maximum data types. As an example the Account Reference1 is the minimum data set supported for SCT to initiate a payment with e.g. referencing the debtor account by an IBAN, the Account Reference type will also allow proxy information as account reference. The aim with this differentiation is to simplify documentation of payment data models supported by ASPSPs. On this general level, this cannot be fully exhaustive, more information might be provided by Discovery APIs, which are planned to be standardized in addition.

**Note:** While this specification introduces much more differentiation and functional support for payment formats, the usage comes with a full migration of NextGenPSD2 V1.3.x to open-Finance API Framework version 2.0. This migration will follow market developments e.g. for API Access Schemes and needs of ASPSPs.

## 1.2 Document Structure

Domestic requirements on PIS and AIS specifics, e.g. extensions to broader data models are defined in Chapter 2 resp. Chapter 3.

## 1.3 Document History

Version	Date	Changes	Approved
Draft	2023-06-07	Draft to support public market consultation on payment initiation and rtp services.	
Version 2.0	2023-10-05	Feedback from public market consultation and internal documentation progress.	
Version 2.1	2025-10-31	The whole Payment Formats document was removed here and inserted in the Protocol Functions and Security Measures Document for better structured guidelines and overview purposes.  The document name was adapted to this change.  Further detailed information is covered in the Annex in Section 4.3.1 of this document	31 October 2025 openFinanceTF

## 2 Domestic PIS Definitions

Empty section for now. Will be filled later when communities will migrate to Version 2.x of the openFinance API Framework.

### 3 Domestic AIS Definitions

Empty section for now. Will be filled later when communities will migrate to Version 2.x of the openFinance API Framework.

## 4 References

### 4.1 Normative References

The specification contained in this document make use of definitions in the related documentation.

[oFA DD] openFinance API Framework, Data Dictionary for V2.x, Version 2.2.6, 031 July 2025

[RFC4122] P. Leach, M. Mealling, R. Salz, "A Universally Unique IDentifier (UUID) URN Namespace", July 2005, <https://tools.ietf.org/html/rfc4122>

### 4.2 Informative References

This document is pointing out to several specifications which will use the formats defined in this document in future. These references are just used to motivate the formats introduced and might be outdated in future.

[oFA-IG-Com] openFinance API Framework, Implementation Guidelines, Compliance Services, Version 2.4, 31 October 2025

[oFA-IG-EPIS] openFinance API Framework, Implementation Guidelines, Extended Payment Initiation Services, Version 2.1, 31 July 2024

[oFA-IG-RTP] openFinance API Framework, Implementation Guidelines, Request to Pay Services, version 2.1, 18 October 2024

[oFA-PFSM] openFinance API Framework, Implementation Guidelines, Protocol Functions and Security Measures, version 2.3, 31 October 2025

### 4.3 Detailed Change Log

#### 4.3.1 Changes from Version 2.0 to 2.1

The following changes have been applied in version 2.1 relative to version 2.0:

Section	Change	Reason
No longer exists (in Version 2.0: Section 2)	Removal of the Section on Payment Formats	The Section was shifted into [oFA-PFSM] to adapt to the new framework structure