

# 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
	24.04.2019	Notice on delivery of multiple camt.052-files in read transaction
1.2		
1.5	11.09.2019	Deletion of notice for read transaction (fixed)
2.0	29.10.2019	IO24: Change from NO to YES Changes for "BG XS2A Extended IG Additional Information" in - IO30 - IO31 - 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 Added: Hints to IO23
3.1	04.06.2020	Added: Changes with Major Release 20.1 - 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	-	NO
		-	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
IO23	Support of sessions (combination of AIS and PIS)	Combined Services (combinedService Indicator)	NO
IO24	Support of PSU messages in relevant scenarios	Decoupled SCA initiated	YES
		SCA method chosen (Embedded)	YES
IO25	Grouping restrictions for Signing Baskets	Singning baskets for the same Payment product allowed (only individual payments)	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? 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
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> <ul style="list-style-type: none"> <li>- Supported Single Payment products</li> <li>o sepa-credit-transfers</li> <li>o instant-sepa-credit-transfers</li> <li>o target-2-payments</li> <li>o cross-border-credit-transfers</li> <li>o pain.001-sepa-credit-transfers</li> <li>o pain.001-instant-sepa-credit-transfers</li> <li>o pain.001-target-2-payments</li> </ul> <u>Supported Bulk Payment products</u> <ul style="list-style-type: none"> <li>o sepa-credit-transfers</li> <li>o pain.001-sepa-credit-transfers</li> </ul> <u>Supported Periodic Payment products</u> <ul style="list-style-type: none"> <li>o sepa-credit-transfers</li> <li>o pain.001-sepa-credit-transfers</li> </ul>	YES
IO43	Support of payment Cancellation per payment product	<u>After Authentication</u> <ul style="list-style-type: none"> <li>- Supported Single Payment products</li> <li>o pain.001-sepa-credit-transfers</li> </ul> <ul style="list-style-type: none"> <li>- Supported Bulk Payment products</li> <li>o pain.001-sepa-credit-transfers</li> </ul> <ul style="list-style-type: none"> <li>- Supported Periodic Payment products</li> <li>o sepa-credit-transfers</li> <li>o pain.001-sepa-credit-transfers</li> </ul> <p>pain.001-cross-border-credit-transfers</p>	YES
IO44	Supported Formats of payment status response bodies for XML-based payments	XML JSON BOTH	NO YES NO
IO45	Processing of regular (not instant) Payments	Batch Booking Realtime Booking	YES 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) NO (ASPSP denies requests for account information with PSU involvement) WITH RESTRICTIONS (Not completely defined in [XS2A-BP], therefore not completely analysed here)	YES NO NO
IO47	Counting the frequency of AIS requests	Each request (on a specific end-point) is counted. 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)	YES NO

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)* <i>(authenticationType": "PUSH_DEC"</i>	NO	YES	NO	Redirect	Embedded	Redirect
<i>SCA Method 7</i> <i>(to be defined by the Implementer)</i>	NO	NO	NO	Redirect	Redirect	Redirect
<i>SCA Method 8</i> <i>(to be defined by the Implementer)</i>	NO	NO	NO	Redirect	Redirect	Redirect
<i>SCA Method 9</i> <i>(to be defined by the Implementer)</i>	NO	NO	NO	Redirect	Redirect	Redirect
<i>SCA Method 10</i> <i>(to be defined by the Implementer)</i>	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>