Joint Initiative on a PSD2 Compliant XS2A Interface

NextGenPSD2 XS2A Framework

Errata Version 1.3.4

06 December 2019

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[*] The 'Joint Initiative pan-European PSD2-Interface Interoperability' brings together participants of the Berlin Group with additional European banks (ASPSPs), banking associations, payment associations, payment schemes and interbank processors.

Contents

1   Introduction

1.1   Background

The Berlin Group started to publish its XS2A Framework in Version 1.3.4 on 05.07.2019. This framework consists of the two Documents

- [XS2A OR]: Operational Rules (still in version 1.3) and

- [XS2A IG]: Implementation Guidelines.

The following account access services are covered by this framework:
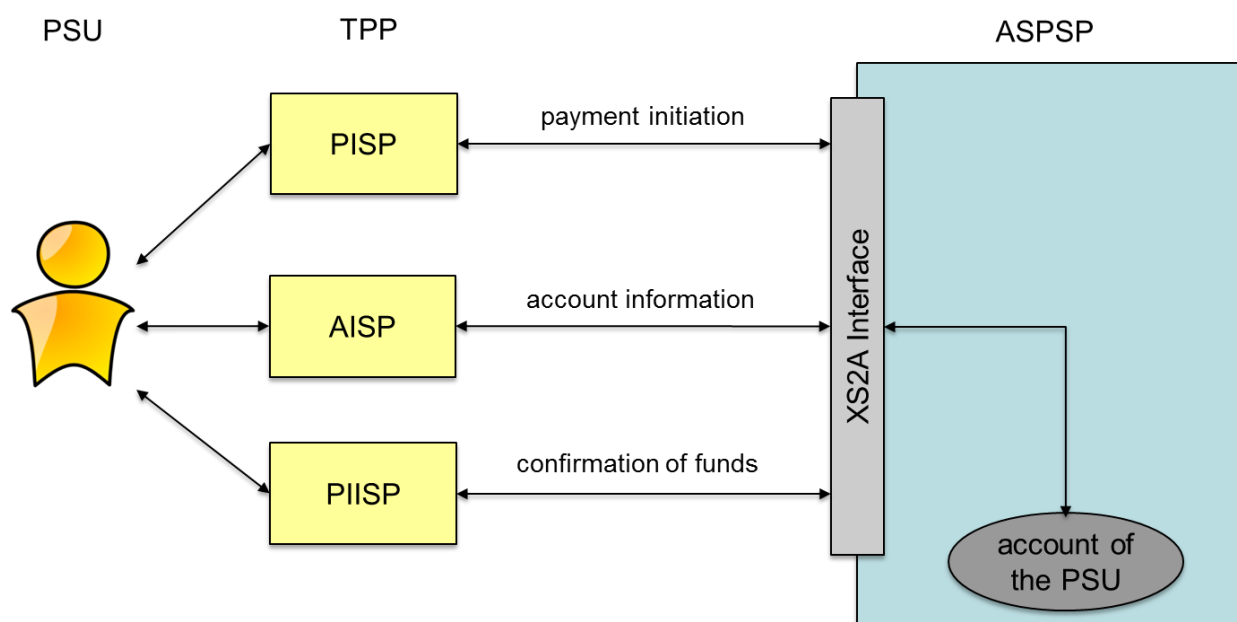
This document is covering errata in version 1.3.4 of the Berlin Group XS2A framework as well as in the extended services for Confirmation of Funds Service (Version 2.0, published on 01 March 2019) and the Standing Order Report Service (Version 1.0, published on 06 November 2019). In the change log below, an overview on the errata is given. Errata of a more editorial character are not covered in this change log.

1.2   Change Log

Version	Change/Note	Approved
6 Dec 2019	Some Errata and minor new Features for the Implementation Guidelines of the Core Implementation Guideline, Version 1.3.4 Some Errata for the Consent for Confirmation of Funds Service, Version 2.0.	NextGenPSD2 TF 06 Dec 2019

2   Errata in Operational Rules

No Errata.

3   Errata in Implementation Guidelines

Section	Change	Rationale
2.1	The data type Max512Text was adapted to Max500Text to be compliant with ISO20022 data types.	Erratum
4.8	The mandate to the TPP to use redirection URIs in domains which are secured by the TPP QWAC has been changed to a strong recommendation. Resulting from this the note was removed that ASPSPs may reject transactions if this requirement is not fulfilled. It was clarified, that such rejections might be introduced in future.	Erratum
4.9.4	The access method GET consents/{consentId}/authorisations was added to the overwiew with the link to the already existing section, where this access method is specified.	Clarification
5.3.1 and other pages	The examples for PSU-GEO-Location were corrected by using ";" as a separator.	Erratum
5.3.4	The recurring order frequency code in the examples were changed from "monthly" to "Monthly".	Erratum
5.4	psuMessage has been added explicitly as optional data attribute in the response to GET /…/{paymentId}/status. It had been already present in the data overview in section 5.2.	Erratum
5.6	The TPP headers TPP-Redirect-Preferred, TPP-Redirect-URI, TPP-Nok-Redirect-URI and TPP-Explicit-Authorisation-Preferred have been added to the Payment Cancellation Request, with the same conditions and descriptions like for the Payment Initiation Request.	Erratum
6.4.1.1	For both headers TPP-Redirect-URI and TPP-Nok-Redirect-URI, a note was added that the requirements of the new section 4.8 apply (see below).	Security Recommendation
6.4.1.1	PSU-IP-Address was added as a mandatory header	Erratum
6.4.1.1	An explicit remark was added that a consent can refer to accounts and card-accounts at the same time, as has been reflected already in examples before.	Clarification

Section	Change	Rationale
6.4.1.2	In the general text in the beginning of the section the term "availableAccountsWithBalances" was corrected to "availableAccountsWithBalance".	Erratum
6.4.2	psuMessage has been added explicitly as optional data attribute in the response to GET /…/{consentId}/status. It had been already present in the data overview in section 6.2.	Erratum
6.6.1	In the starting note the term "availableAccountsWithBalances" was corrected to "availableAccountsWithBalance".	Erratum
6.6.4	The note on the usage of standard compression methods in response messages by ASPSP was extended to the possibility of returning several camt.05x files in one zip file in case of camt.05x based reporting. This might be used by the ASPSP in cases, where camt.05x based reporting in online channels is also done by providing multiple camt.05x files, e.g. separated by booking day.	New Feature
6.6.4	An explicit example was added for the best practice to ask for several types of camt.05x account statements, with a given priority.	Clarification
6.6.4 6.7.4	The application/text type was changed to text/plain, since application/text is not a permitted mime type. The text/plain mime type now is addressing a MT94x account statement.	Erratum
6.6.5	In the example in this section, the bank transaction code PMNT-RCVD-ESDD was changed to PMNT-RDDT-ESDD	Erratum
6.7.4	The following note related to compressing response data is added: "**Note:** The ASPSP might use standard compression methods on application level for the response message as indicated in the content encoding header."	Clarification
11.1	The new data attribute instructionIdentification was added with condition "n.a." within all standard payment types. This then might be opened by banks for optional usage from now on.	New feature
12.2	It was clarified that the algorithm in the signature header must identify the same algorithm for the signature as described for the TPP's public key (Subject Public Key Info) in the certificate.	Clarification

Section	Change	Rationale
13.1	The new scope "PIIS:<consentId>" was added to support the added value service of a confirmation of funds-consent in the XS2A API.	New Feature
13.1	An explicit remark was added that the consentIds and paymentIds need to be chosen uniquely by the ASPSP to avoid resource conflicts in the authorisation server.	Clarification
14.11.1	A new message code ROLE_INVALID was introduced which is returned in the case that the TPP certificate is valid, but the role of the TPP contained in the certificate or any industry directory is not matching the service. This service comes with a http response code 401.	New Feature
14.18	The details sub-attribute in the Account Details Type (14.18) was extended from Max140Text to Max500Text to enable the ASPSP to provide more detail information.	New Feature
14.19	The details sub-attribute in the Card Account Details Type (14.19) was extended from Max140Text to Max500Text to enable the ASPSP to provide more detail information.	New Feature
14.23	The new optional sub attributes creditorAgent, debtorAgent, balanceAfterTransaction have been added to the report. The latter gets the description "This is the balance after this transaction. Recommended balance type is interimBooked."	New Feature

4   Errata in Consent for Confirmation of Funds Service

Section	Change	Rationale
5.4.1	Added a note that the ASPSP might reject a funds confirmation request if the consent is bound explicitly to a card, and if the expiry date of the card has been reached.	Clarification
5.4.1	Added a remark that with several card identifications added to the requests, several consents per PSU and account is feasible. In case of where several consents are submitted without containing card data, the second request would be rejected. An old consent then needs to be cancelled first.	Clarification

5   Errata in Standing Order Report Service

No Errata.