



## **Joint Initiative on a PSD2 Compliant XS2A Interface**

### **NextGenPSD2 XS2A Framework**

#### **Errata Version 1.3.6**

14 July 2020

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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.

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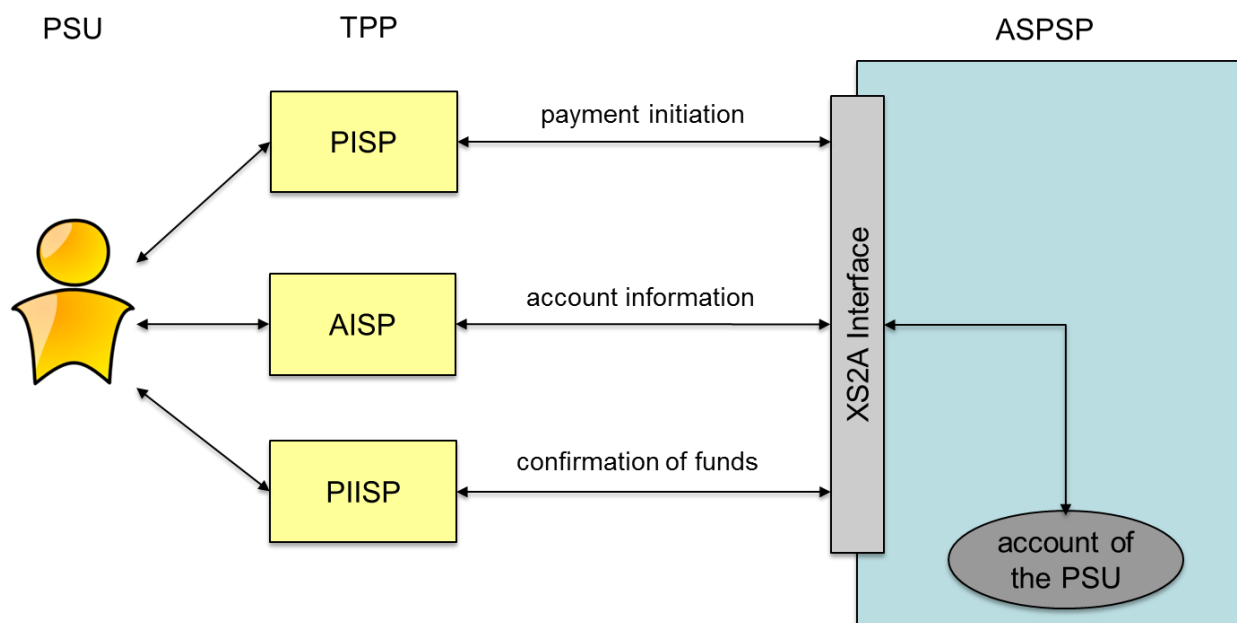
## 1 Introduction

### 1.1 Background

The Berlin Group started to publish its XS2A Framework in Version 1.3.6 on 3 Feb 2020. 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 1.3.6 of the Berlin Group XS2A framework. 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. Errata which have been added in this version of this document are noted with revision marks.

## 1.2 Change Log

Version	Change/Note	Approved
27 March 2020	<p>Minor Errata</p> <p>New field entries in response message to potentially support the EU price regulation for credit transfers where currency conversion is applied.</p> <p>Unification of addressing Payment Cancellation authorisation subresources also by authorisationId instead of cancellationId.</p>	NextGenPSD2 TF 15 March 2020
14 July 2020	<p>Minor Errata</p> <p>Clarification on integrated fees into the debted total amount.</p> <p>Some remarks on recognizing the EBA Opinion from June 2020 on obstacles.</p>	NextGenPSD2 TF 14 July 2020



## 2 Errata in Operational Rules

No Errata.



### 3 Errata in Implementation Guidelines

Section	Change	Rationale
4.3	<p><u>The following remark was added:</u></p> <p><u><b>Remark:</b> When implementing the OAuth pre-step, the requirements on e.g. registration steps or no mandatory two SCA usage in specific PIS only scenarios as defined by EBA should be recognized by the ASPSP.</u></p>	<u>Clarification</u>
4.11.1	In access methods for payment cancellations, the addressing of Payment Cancellation authorisation sub-resources has been changed from cancellationId to authorisationId.	Editorial Change to uniform authorisation processes
5.3.1	The change/extension as indicated in Section 3.1 of this document has been applied to support information about currency conversion related information to the PSU via the PSU.	New feature
<u>5.3.1</u>	<u>Attribute names currencyConversionFee and estimatedInterbankSettlementAmount are changed to lowerCamelCase.</u>	<u>Erratum</u>
<u>5.5</u>	<p><u>The following note is added regarding the response body:</u></p> <p><u>Note: According to item 40 of the EBA Opinion from June 2020 the payment resource shall contain the debtorAccount after the payment has been successfully initiated, even if it was not provided by the TPP in the initial call.</u></p>	<u>Clarification</u>
5.7	Response of GET Cancellation Authorisations: The tag “cancellationIds” has been changed to “authorisationIds”.	Change to uniform authorisation processes.
<u>6.2</u>	<p><u>In the data overview table, the following conditions were reset for the Read Data Request:</u></p> <p><u>The resource ID in the header was set to mandatory. The condition on the recurring indicator was deleted.</u></p>	<u>Erratum</u>
<u>6.3.1</u>	<u>The last note on the request body was extended by one sentence:</u>	<u>Clarification</u>

Section	Change	Rationale
	<u>Note: Even if the ASPSP is not requiring an explicit consent for an additional information, e.g. the account owner name, the ASPSP should ignore a related consent request extension of the TPP, i.e. not reject the related consent request. This also applies in case the requested access is not offered (e.g. account owner name).</u>	
<u>6.3.1</u>	<u>In several examples the entry "4" or "1" for frequencyPerDay was corrected to 4 or 1 since the element is an integer.</u>	<u>Erratum</u>
6.3.1.1	In the request body of the consent request submission, it has been clarified that the consent is requested to be valid until the validUntil date, <i>including</i> this date.	Clarification
<u>6.5.4</u> <u>6.6.4</u>	<u>The path parameter account-id is the "resourceId" attribute of the account structure.</u>	<u>Erratum</u>
7.2.1 7.2.2 7.2.3 7.3 7.5 7.6.4	The path parameter {cancellationId} has been renamed to {authorisationId}	Editorial Change to uniform authorisation processes
7.2.1 7.2.2 7.2.3	The attributes transactionFees, currencyConversionFees, estimatedTotalAmount, estimatedInterbankSettlementAmount have been added to the response message in this paragraph as defined in Section 3.1. ASPSP might transmit the currency conversion related information only after at least parts of the PSU authentication has been processed.	New feature, see above change in Section 5.3.1
7.2.1 7.2.2 7.2.3	A note is added that the attribute estimatedTotalAmount includes fees.  <u>See also the specific section 3.1 below.</u>	<u>Clarification</u>
<u>11.1</u>	<u>The following note is added regarding the data element debtorAccount:</u>  <u>ASPSPs might change the condition on the debtor account for SEPA payments to optional as one way to fulfil the requirement according to of item 36 of the EBA Opinion of June 2020.</u>	<u>Clarification</u>



Section	Change	Rationale
<a href="#">13.1</a>	<u>The example was corrected as follows:</u>  <u>GET /authorise?response_type=code&amp;client_id="PSDES-BDE-3DFD21" &amp;</u>	<u>Erratum</u>
14.11.1	For the usage of the messageCode CONSENT_UNKNOWN, the description has been changed to "400 if consent was contained in header" instead of "was contained in payload."	Editorial Erratum

### 3.1 New response attributes for currency conversion related attributes from July 2020 onwards

The following changes in revision marks are applied to responses to payment initiation or authorisation related messages in Sections 5.3.1 and/or 7.2.1, 7.2.2, 7.2.3 as indicated in the table above.

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Mandatory	The values defined in Section 14.13 might be used.
paymentId	String	Mandatory	resource identification of the generated payment initiation resource.
transactionFees	Amount	Optional	Might be used by the ASPSP to transport the total transaction fee relevant for the underlying payments. This field includes the entry of the currencyConversionFees if applicable.
currency Conversion Fees	Amount	Optional	Might be used by the ASPSP to transport specific currency conversion fees related to the initiated credit transfer.
estimatedTotal Amount	Amount	Optional	The amount which is estimated to be debited from the debtor account  <u><b>Note:</b> This amount includes fees.</u>
estimated Interbank Settlement Amount	Amount	Optional	The estimated amount to be transferred to the payee.

Attribute	Type	Condition	Description
transactionFee Indicator	Boolean	Optional	<p>If equals true, the transaction will involve specific transaction cost as shown by the ASPSP in their public price list or as agreed between ASPSP and PSU.</p> <p>If equals false or is not used, the transaction will not involve additional specific transaction costs to the PSU unless the fee amount is given specifically in the data elements transactionFees and/or currencyConversionFees.</p>