



NextGenPSD2 XS2A Framework
Implementation Guidelines
Extended Services
Account Owner Name Service

Version 1.0

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1 Introduction

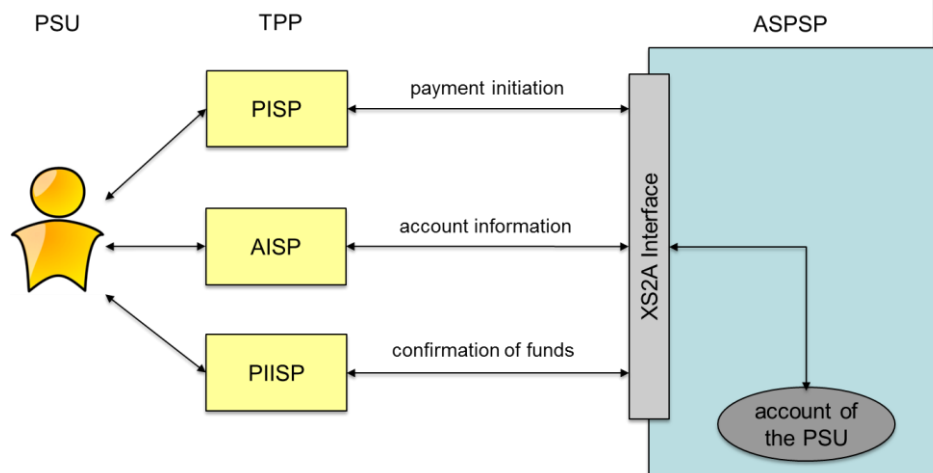
1.1 Background

With [PSD2] the European Union has published a new directive on payment services in the internal market. Member States had to adopt this directive into their national law until 13th of January 2018.

Among others [PSD2] contains regulations of new services to be operated by so called Third Party Payment Service Providers (TPP) on behalf of a Payment Service User (PSU). These new services are

- Payment Initiation Service (PIS) to be operated by a Payment Initiation Service Provider (PISP) TPP as defined by article 66 of [PSD2],
- Account Information Service (AIS) to be operated by an Account Information Service Provider (AISP) TPP as defined by article 67 of [PSD2], and
- Confirmation of the Availability of Funds service to be used by Payment Instrument Issuing Service Provider (PIISP) TPP as defined by article 65 of [PSD2].

For operating the new services a TPP needs to access the account of the PSU which is usually managed by another PSP called the Account Servicing Payment Service Provider (ASPSP). As shown in the following figure, an ASPSP has to provide an interface (called "PSD2 compliant Access to Account Interface" or short "XS2A Interface") to its systems to be used by a TPP for necessary accesses regulated by [PSD2]:



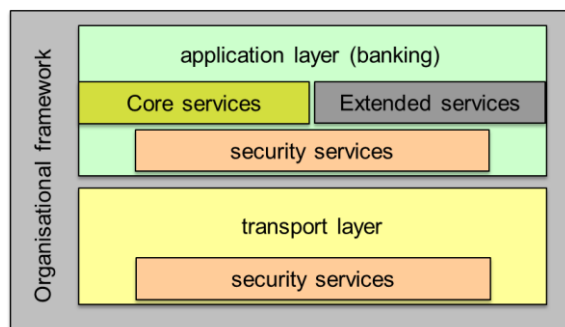
1.2 XS2A Interface Specification

This document is an extension of the NextGenPSD2 XS2A Specification which defines a standard for an XS2A Interface and by this reaching interoperability of the interfaces of ASPSPs at least for the core services defined by [PSD2].

The core XS2A Interface is designed as a B2B interface between a TPP server and the ASPSP server. The core NextGenPSD2 XS2A Specification as defined in [XS2A-IG] is a pure client-server protocol, assuming the TPP server being the client, i.e. all API calls are initiated by the TPP. The Interoperability Framework defines operational rules, requirements on the data model and a process description in [XS2A-OR].

This document defines Additional Account Information Services for the NextGenPSD2 XS2A Interface. The additional account information standardised in this version of the service addresses only the account owner name (noted as "Account Owner Name Service"). Please note that it does not address Payment Service User information which might be addressed in future extensions to account access rights related information. Please note further that the provision of this additional information might depend on rules and conditions within the ASPSP and/or on an explicit consent of the PSU submitted to the ASPSP.

This document details the standard in defining messages and detailed data structures for these extended services of the XS2A Interface. For the specification the two layers shown in the following figure are distinguished:



The definition of additional account information has only an impact on the application layer. This specification makes no assumption whether agreements are needed between TPPs and ASPSPs to support this feature or parts of this feature.

2 Character Sets and Notations

For definition on character Sets and Notations as well as for request and response notations refer to Chapter 2 of [XS2A-IG].

3 Transport Layer

For details on the Transport Layer, please refer to Chapter 3 in [XS2A-IG].

4 Application Layer: Guiding Principles

4.1 Additional Error Information

No additional error information is provided for this simple service extension.

4.2 HTTP Response Codes

No additional HTTP Response Codes are supported.



5 Account Owner Name Service

The following rules and requirements for the support of this service apply.

- An ASPSP may deliver the account owner service without any extension to the consent model as defined in [XS2A-IG].

or

- An ASPSP may require an explicit consent by the PSU to deliver the account owner name service.

If an ASPSP offers the Detailed and the Global Consent Model, then the ASPSP is mandated to offer the extension for both models if it is offered for one of these models.

The offer of the consent extension model for the consent for the available accounts is independent from the above requirement, since it also depends on the fact whether the account owner name is delivered in the payment account overview.

The provision of this service by an ASPSP might depend on the fact that the account owner name is also delivered in online channels of the ASPSP.

5.1 Consent Extension

The existing account access model will be extended as follows, refer Section 14.16 "Account Access Data Type" of [XS2A-IG], extensions are marked as revision marks to fulfil above mentioned requirements in scenarios where an explicit consent of the PSU is needed:

Attribute	Type	Condition	Description
accounts	Array of Account Reference	Optional	Is asking for detailed account information. If the array is empty, the TPP is asking for an accessible account list. This may be restricted in a PSU/ASPSP authorization dialogue. If the array is empty, also the arrays for balances, <u>additionalInformation sub attributes</u> or transactions shall be empty, if used.
balances	Array of Account Reference	Optional	Is asking for balances of the addressed accounts. If the array is empty <u>in the request</u> , the TPP is asking for the balances of all accessible account lists. This may be restricted in a PSU/ASPSP authorization dialogue. If the array is empty, also the arrays for accounts, <u>additionalInformation sub attributes</u> or transactions shall be empty, if used.
transactions	Array of Account	Optional	Is asking for transactions of the addressed accounts. If the array is empty <u>in the request</u> , the TPP is asking

Attribute	Type	Condition	Description
	Reference		for the transactions of all accessible accounts <u>lists</u> . This may be restricted in a PSU/ASPSP authorization dialogue. If the array is empty, also the arrays for accounts, <u>additionalInformation</u> <u>sub attributes</u> or balances shall be empty, if used.
<u>additionalInformation</u>	<u>Additional Information Access</u>	<u>Optional if supported by API provider</u>	<p>Is asking for additional information as added within this structured object.</p> <p>The usage of this data element requires at least one of the entries "accounts", "transactions" or "balances" also to be contained in the object. If detailed accounts are referenced, it is required in addition that any account addressed within the <u>additionalInformation</u> attribute is also addressed by at least one of the attributes "accounts", "transactions" or "balances".</p>
availableAccounts	String	Optional if supported by API provider	The values "allAccounts" and "allAccountsWithOwnerName" are admitted. The support of the "allAccountsWithOwnerName" value by the ASPSP is optional.
availableAccountsWithBalance	String	Optional, if supported by API provider	The values "allAccounts" and "allAccountsWithOwnerName" are admitted. The support of the "allAccountsWithOwnerName" value by the ASPSP is optional.
allPsd2	String	Optional if supported by API provider	The values "allAccounts" and "allAccountsWithOwnerName" are admitted. The support of the "allAccountsWithOwnerName" value by the ASPSP is optional.

Remark: If the TPP is using

- the additional information with the "ownerName" entry or
- the entry "allAccountsWithOwnerName" within the global consent model or
- the entry "allAccountsWithOwnerName" within the consent request for the list of available payment accounts

and if the ASPSP is not supporting the related consent extension, then the Message Code **CONSENT_INVALID** will be used by the ASPSP. In addition the additional information should be given that an explicit consent of ownerName is not supported.

New Section 14.17 (Further sections will be augmented by 1)

Definition of the Additional Information Access Type.

Attribute	Type	Condition	Description
ownerName	Array of Account Reference	Optional	<p>Is asking for account owner name of the accounts referenced within.</p> <p>If the array is empty in the request, the TPP is asking for the account owner name of all accessible accounts. This may be restricted in a PSU/ASPSP authorization dialogue. If the array is empty, also the arrays for accounts, balances or transactions shall be empty, if used.</p> <p>The ASPSP will indicate in the consent resource after a successful authorisation, whether the ownerName consent can be accepted by providing the accounts on which the ownerName will be delivered. This array can be empty.</p>

Remark for Future: In future, other additional informations might be addressable through new sub attributes of the additionalInformation consent attribute.

5.2 Examples for Account Owner Consent Handling

In the following, an example is given for a consent request where the account owner name is specifically requested within a version 1.3.4 of the XS2A specification and how the ASPSP will react in different scenarios regarding the consent model.

Example for Consent Request with dedicated request for account owner name**Request**

```
POST https://api.testbank.com/v1/consents
Content-Type: application/json
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7756
PSU-IP-Address: 192.168.8.78
PSU-User-Agent: Mozilla/5.0 (Windows NT 10.0; WOW64; rv:54.0)
Gecko/20100101 Firefox/54.0
Date: Sun, 06 Aug 2017 15:05:37 GMT
```

```
{
  "access": {
    "balances": [
      { "iban": "DE40100100103307118608" },
      { "iban": "DE02100100109307118603",
        "currency": "USD"
      }
    ]
  }
}
```

Feldfunktion geändert



```
    },
    { "iban": "DE67100100101306118605" }
  ],
  "transactions": [
    { "iban": "DE40100100103307118608" },
    { "maskedPan": "123456xxxxx1234" }
  ],
  "additionalInformation" :
    { "ownerName": [{ "iban": "DE40100100103307118608" }]
    }
  },
  "recurringIndicator": false,
  "validUntil": "2017-11-01",
  "frequencyPerDay": "1",
  "combinedServiceIndicator": false
}
```

Example for Consent Object (account owner name supported without explicit consent)

Remark: In this case, the access attribute does not contain any information about additional information.

Request

GET <https://api.testbank.com/v1/consents/gwer3456tzui7890>

Response

HTTP/1.x 200 Ok
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
Date: Sun, 06 Aug 2017 15:05:47 GMT
Content-Type: application/json

```
{
  "access":
    { "balances":
      [{"iban": "DE2310010010123456789"}],
      "transactions":
        [{"iban": "DE2310010010123456789"},
          {"maskedPan": "123456xxxxx3457"}]
    },
  "recurringIndicator": false,
  "validUntil": "2017-11-01",
  "frequencyPerDay": "1",
  "combinedServiceIndicator": false
  "consentStatus": "valid",
  "_links": { "account": { "href": "/v1/accounts" } }
}
```

Feldfunktion geändert



5.3 Data Structure

5.3.1 Account Details

The existing data model for Account Details, refer Section 14.18 of [XS2A-IG] will be extended as follows (extensions with revision marks):

Attribute	Type	Condition	Description
resourceId	String	Conditional	This is the data element to be used in the path when retrieving data from a dedicated account, cp. Section 6.6.3 or Section 6.6.4 below. This shall be filled, if addressable resource are created by the ASPSP on the /accounts endpoint.
iban	IBAN	Optional	This data element can be used in the body of the Consent Request Message for retrieving account access consent from this payment account, cp. Section 6.4.1.1.
bban	BBAN	Optional	This data element can be used in the body of the Consent Request Message for retrieving account access consent from this account, cp. Section 6.4.1.1. This data elements is used for payment accounts which have no IBAN.
msisdn	Max35Text	optional	An alias to access a payment account via a registered mobile phone number. This alias might be needed e.g. in the payment initiation service, cp. Section 5.3.1. The support of this alias must be explicitly documented by the ASPSP for the corresponding API Calls.
currency	Currency Code	Mandatory	Account currency
<u>ownerName</u>	<u>Max140Text</u>	<u>Optional</u>	<p><u>Name of the legal account owner. If there is more than one owner, then e.g. two names might be noted here.</u></p> <p><u>For a corporate account, the corporate name is used for this attribute.</u></p> <p><u>Even if supported by the ASPSP, the provision of this field might depend on the fact whether an explicit consent to this specific additional account information has been given by the</u></p>

Attribute	Type	Condition	Description
			<u>PSU</u>
name	Max35Text	Optional	Name of the account given by the bank or the PSU in Online-Banking
product	Max35Text	Optional	Product Name of the Bank for this account, proprietary definition
cashAccountType	Cash Account Type	Optional	ExternalCashAccountType1Code from ISO 20022
status	String	Optional	Account status. The value is one of the following: <ul style="list-style-type: none"> "enabled": account is available "deleted": account is terminated "blocked": account is blocked e.g. for legal reasons If this field is not used, than the account is available in the sense of this specification.
bic	BICFI	Optional	The BIC associated to the account.
linkedAccounts	Max70 Text	Optional	This data attribute is a field, where an ASPSP can name a cash account associated to pending card transactions.
usage	Max4 Text	Optional	Specifies the usage of the account <ul style="list-style-type: none"> - PRIV: private personal account - ORGA: professional account
details	Max140 Text	Optional	Specifications that might be provided by the ASPSP <ul style="list-style-type: none"> - characteristics of the account - characteristics of the relevant card
balances	Array of Balances	Conditional	
_links	Links	Optional	Links to the account, which can be directly used for retrieving account information from this dedicated account. <p>Links to "balances" and/or "transactions"</p>



Attribute	Type	Condition	Description
			These links are only supported, when the corresponding consent has been already granted.

Remark: The wording "owner name" is following ISO20022 definitions.

Example

Response body for a regular retail account

```
{ "account":  
  { "resourceId": "3dc3d5b3-7023-4848-9853-f5400a64e80f",  
    "iban": "DE40100100103307118608",  
    "currency": "EUR",  
    "ownerName": "Heike Mustermann",  
    "product": "Girokonto",  
    "cashAccountType": "CACC",  
    "name": "Main Account",  
    "_links": {  
      "balances": { "href": "/v1/accounts/3dc3d5b3-7023-4848-9853-f5400a64e80f/balances" },  
      "transactions": { "href": "/v1/accounts/3dc3d5b3-7023-4848-9853-f5400a64e80f/transactions" }  
    }  
  }  
}
```

5.3.2 Card Account Details

The existing data model for Card Account Details, refer Section 14.19 of [XS2A-IG] will be extended in analogy to the data type Account Details, see above, with introducing the new optional subfield ownerName.

Remark: The PSU name is not supported in the XS2A interface for now if the PSU does not coincide with the account owner, since this is seen more as access information than account information. The potential provision of the PSU name will be re-discussed more generically for the NextGenPSD2 Framework in the future development regarding access rights.

6 References

- [XS2A-OR] NextGenPSD2 XS2A Framework, Operational Rules, The Berlin Group Joint Initiative on a PSD2 Compliant XS2A Interface, version 1.3, published 21 December 2018
- [XS2A-IG] NextGenPSD2 XS2A Interoperability Framework, Implementation Guidelines, The Berlin Group Joint Initiative on a PSD2 Compliant XS2A Interface, version 1.3.4, published 05 July 2019
- [EBA-RTS] Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive 2015/2366 of the European Parliament and of the Council with regard to Regulatory Technical Standards for Strong Customer Authentication and Common and Secure Open Standards of Communication, C(2017) 7782 final, published 13 March 2018
- [eIDAS] Regulation (EU) No 910/2014 of the European Parliament and of the Council on Electronic Identification and Trust Services for Electronic Transactions in the Internal Market, 23 July 2014, published 28 August 2014
- [PSD2] Directive (EU) 2015/2366 of the European Parliament and of the Council on payment services in the internal market, published 23 December 2015

