Joint Initiative on a PSD2 Compliant XS2A Interface

NextGenPSD2 XS2A Framework

Domestic Payment Definitions

05 July 2019

License Notice

This Specification has been prepared by the Participants of the Joint Initiative pan-European PSD2-Interface Interoperability[*] (hereafter: Joint Initiative). This Specification is published by the Berlin Group under the following license conditions:

---

[*] 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

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.s

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]:
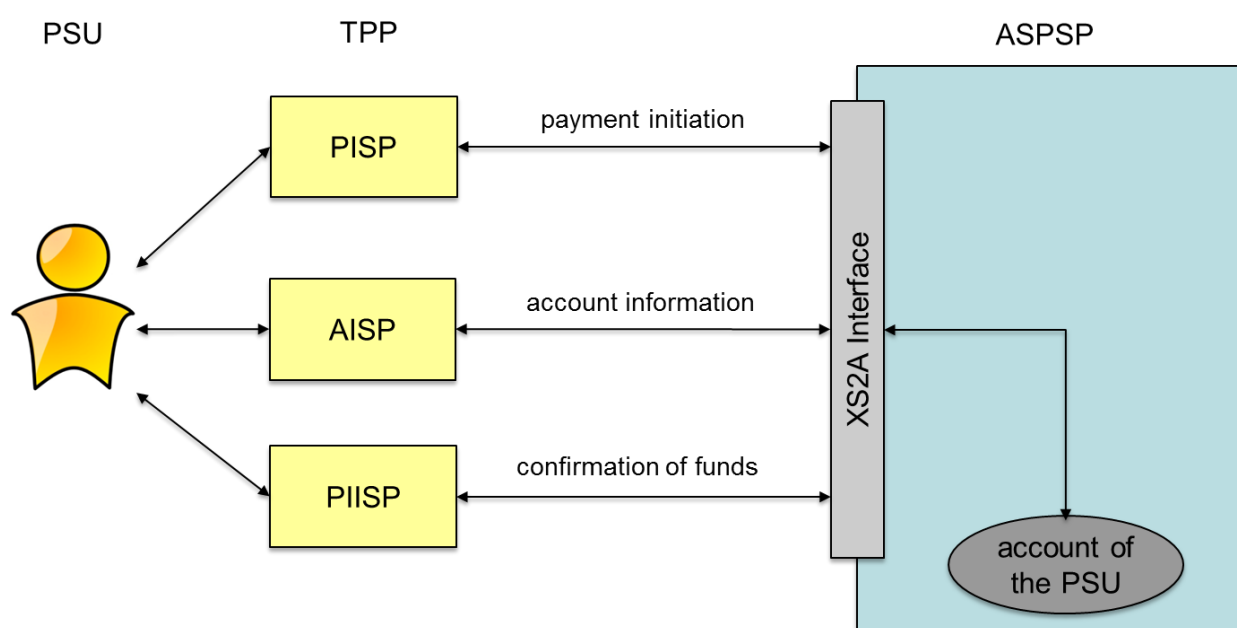
Further requirements on the implementation and usage of this interface are defined by a Regulatory Technical Standard (short RTS) from the European Banking Authority (short EBA), published in the Official Journal of the European Commission.

1.2 Domestic Payment Definitions

The Implementation Guidelines of the NextGenPSD2 Interface define Core JSON structures for payment initiations. These core definitions on SEPA Credit Transfers, SEPA Instant Credit Transfers, Target-2 Payments and Cross-border Payments define formats which would work for all ASPSPs which offer the related payment products in JSON encoding in the XS2A interface. Communities of ASPSPs might liberalize the mandated field usage of attributes of the core definitions or extend them by the optional usage of more data attributes. In addition, endpoint formats for domestic payment products in JSON format might be defined on domestic level.

In both cases, some communities have defined these extensions or domestic JSON formats. In additions, communities might use common specific XML formats for payments.

This document contains such information for several markets in Europe in an overview. This information is independent of the Implementation Guideline Version. More detailed information might be found by community documentation. Community documentation where available is always assumed to be the normative reference.

1.3 Structure of the Document

Chapter 2 contains extensions of community defined extension of Core JSON formats or JSON formats for domestic products.

Chapter 3 contains references to XML schema definitions of several communities for payment initiations which can be used for XML based payment endpoints.

1.4 Document History

Version	Change	Approved by
2019-03-29	Initial Version	NextGenPSD2 Taskforce
2019-07-05	Updated Version: Change on Format of creditorAgentName. Added a new payment type for the Norwegian Market	NextGenPSD2 Taskforce

2 JSON based Domestic Payment Products and national extensions of SCT

The ASPSPs of the communities named hereafter supporting the XS2A interface extend the permitted data elements for the SCT, SCT INST, Target2 Payments and Cross Border Credit Transfer core formats, as defined in [XS2A-IG] to the following extended format. The extended data elements are coloured.

2.1 Austria

Data Element	Type	SCT Core	SCT INST Core	Target2 Paym Core	Cross Border CT Core
endToEnd Identification	Max35Text	optional	optional	optional	optional
debtorAccount (incl. type)	Account Reference	mandatory	mandatory	mandatory	mandatory
debtorId	Max35Text	n.a.	n.a.	n.a.	n.a.
ultimateDebtor	Max70Text	optional	optional	n.a.	n.a.
instructedAmount (inc. Curr.)	Amount	mandatory	mandatory	mandatory	mandatory
currencyOfTransfer[2]	Currency Code	n.a.	n.a.	n.a.	optional
exchangeRateInformation	Payment Exchange Rate	n.a.	n.a.	n.a.	n.a.
creditorAccount	Account Reference	mandatory	mandatory	mandatory	optional
creditorAgent	BICFI	optional	optional	optional	conditional
creditorAgentName	Max140Text	n.a.	n.a.	n.a.	optional
creditorName	Max70Text	mandatory	mandatory	mandatory	mandatory
creditorId	Max35Text	optional	optional	n.a.	n.a.
creditorAddress	Address	optional	optional	optional	conditional
creditorNameAnd Address	Max140Text	n.a.	n.a.	n.a.	n.a.
ultimateCreditor	Max70Text	optional	optional	n.a.	n.a.
purposeCode	Purpose Code	optional	optional	n.a.	optional
chargeBearer	Charge Bearer	n.a.	n.a.	optional	conditional
serviceLevel	Service Level Code	n.a.	n.a.	n.a.	n.a.
remittanceInformation Unstructured	Max140Text	optional	optional	optional	optional
remittanceInformation UnstructuredArray	Array of Max140Text	n.a.	n.a.	n.a.	n.a.

---

[2] This is a data element to indicate a diverging interbank currency.

Data Element	Type	SCT Core	SCT INST Core	Target2 Paym Core	Cross Border CT Core
remittanceInformation Structured	Remittance	optional	optional	n.a.	n.a.
requestedExecution Date	ISODate	optional	optional	n.a.	optional
requestedExecution Time	ISODateTime	n.a.	optional	n.a.	n.a.

2.2 Bulgaria

Data Element	Type	domestic-budget-transfers-BGN	domestic-credit-transfers-BGN	sepa-credit-Transfers	Cross-border CT (non SEPA)
endToEndIdentification	Max35Text	optional	optional	optional	optional
debtorAccount (incl. type)	Account Reference	mandatory	mandatory	mandatory	mandatory
debtorId	Max35Text	n.a.	n.a.	n.a.	n.a.
ultimateDebtor	Max70Text	mandatory	n.a.	n.a.	n.a.
instructedAmount (inc. Curr.)	Amount	mandatory	mandatory	mandatory	mandatory
currencyOfTransfer	Currency Code	n.a.	n.a.	n.a.	n.a.
creditorAccount	Account Reference	mandatory	mandatory	mandatory	mandatory
creditorAgent	BICFI	optional	optional	optional	optional
creditorAgentName[3]	Max 140Text	n.a.	n.a.	n.a.	optional
creditorName	Max70Text	mandatory	mandatory	mandatory	mandatory
creditorId	Max35Text	n.a.	n.a.	n.a.	n.a.
creditorAddress	Address	optional	optional	optional	mandatory
ultimateCreditor	Max70Text	n.a.	n.a.	n.a.	n.a.
purposeCode	Purpose Code	mandatory	n.a.	n.a.	n.a.
chargeBearer	Charge Bearer Code	n.a.	n.a.	optional	conditional
serviceLevel	Service Level Code	optional	optional	optional	optional
remittanceInformationUnstructured	Max140Text	mandatory	mandatory	optional	optional
remittanceInformation UnstructuredArray	Array of Max140Text	n.a.	n.a.	n.a.	n.a.
remittanceInformationStructured	Remittance	n.a.	n.a.	n.a.	n.a.
requestedExecutionDate	ISODate	n.a.	n.a.	n.a.	n.a.
requestedExecutionTime	ISODateTime	n.a.	n.a.	n.a.	n.a.
budgetPaymentDetails	Budget Payment Details	mandatory	n.a.	n.a.	n.a.

---

[3] There is the need also to transport address information for creditor agents in rare cases. The next version of this document will support a mechanism for this need.

The Budget Payment Details will not be considered further in this document. This attribute is specified by the Bulgarian community.

2.3 Croatia

Data Element	Type	sepa-credit-transfers	target-2-payments	cross-border-credit-transfers	domestic-credit-transfers-hr	instant-domestic-credit-transfers-hr	hr-rtgs-payments
endToEndIdentification	Max35Text	optional[1]	optional	optional	optional[1]	optional[1]	optional
debtorAccount (incl. type)	Account Reference	mandatory	mandatory	mandatory	mandatory	mandatory	mandatory
debtorId	Max 35Text	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
ultimateDebtor	Max70Text	optional	n.a.	n.a.	optional	optional	n.a.
instructedAmount (inc. Curr.)	Amount	mandatory	mandatory	mandatory	mandatory	mandatory	mandatory
currencyOfTransfer	Currency Code	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
exchangeRateInformation	Payment Exchange Rate	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
creditorAccount	Account Reference	mandatory	mandatory	mandatory	mandatory	mandatory	mandatory
creditorAgent[6]	BICFI	optional	optional	conditional	n.a.	n.a.	n.a.
creditorAgentName[6]	Max140Text	n.a.	n.a.	optional	n.a.	n.a.	n.a.
creditorName	Max70Text	mandatory	mandatory	mandatory	mandatory	mandatory	mandatory
creditorId	Max 35Text	n.a	n.a.	n.a.	n.a.	n.a.	n.a.
creditorAddress[6]	Address	optional	optional	conditional	optional	optional	optional
creditorNameAnd Address	Max140Text	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
ultimateCreditor	Max70Text	optional	n.a.	n.a.	optional	optional	n.a.
purposeCode	Purpose Code	optional	n.a.	n.a.	optional	optional	optional
chargeBearer[6]	Charge Bearer	n.a.	optional[4]	conditional[4]	n.a.	n.a.	n.a.
serviceLevel	Service Level Code	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Data Element	Type	sepa-credit-transfers	target-2-payments	cross-border-credit-transfers	domestic-credit-transfers-hr	instant-domestic-credit-transfers-hr	hr-rtgs-payments
remittanceInformationUnstructured	Max140Text	optional	optional	optional	mandatory	mandatory	mandatory
remittanceInformationUnstructured Array	Array of Max140Text	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
remittanceInformationStructured	Remittance	optional[2]	n.a.	n.a.	optional[2]	optional[2]	optional
requestedExecutionDate	ISODate	optional	optional	optional	optional	optional	optional
requestedExecutionTime	ISODateTime	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

[1] Debtor's reference; if ommited, for domestic payments (inside Croatia) default is HR99

[2] Creditor's reference; if ommited, for domestic payments (inside Croatia) default is HR99[3]

[4] If ommited, for payments inside EEA default is SHA

[6] Creditor agent BIC or creditor agent name, charge bearer and creditor address are mandatory for cross-border payments if creditor agent is outside EEA

2.4 Denmark

Data Element	Type	danish-domestic-credit-transfers	instant-danish-domestic-credit-transfers-	intraday-danish-domestic-credit-transfers
endToEndIdentification	Max35Text	optional	optional	optional
debtorAccount (incl. type)	Account Reference	mandatory	mandatory	mandatory
debtorId	Max 35Text	optional	optional	optional
ultimateDebtor	Max70Text	optional	optional	optional
instructedAmount (inc. Curr.)	Amount	mandatory	mandatory	mandatory
currencyOfTransfer4	Currency Code	n.a.	n.a.	n.a.
exchangeRateInformation	Payment Exchange Rate	n.a.	n.a.	n.a.
creditorAccount	Account Reference	mandatory	mandatory	mandatory
creditorId	Max 35Text	optional	optional	optional
creditorAgent	BICFI	optional	optional	optional
creditorAgentName	Max140Text	n.a.	n.a.	n.a.
creditorName	Max70Text	Optional	Optional	Optional
creditorAddress	Address	optional	optional	optional
creditorNameAnd Address	Max140Text	n.a.	n.a.	n.a.
ultimateCreditor	Max70Text	optional	optional	optional
purposeCode	Purpose Code	optional	optional	optional
remittanceInformationUnstructured	Max140Text	n.a.	n.a.	n.a.
remittanceInformationUnstructured Array	Array of Max140Text	optional	optional	optional
remittanceInformationStructured	Remittance	optional	optional	optional
requestedExecutionDate	ISODate	Mandatory	n.a.	n.a.
requestedExecutionTime	ISODateTime	n.a.	n.a.	n.a

2.5 Netherlands

Data Element	Type	SCT EU Core	SCT INST EU Core	Target2 Paym. Core	Cross Border CT Core

---

[4] This is a data element to indicate a diverging interbank transaction currency.

Data Element	Type	SCT EU Core	SCT INST EU Core	Target2 Paym. Core	Cross Border CT Core
endToEnd Identification	Max35Text	optional	optional	optional	n.a.
debtorAccount (incl. type)	Account Reference	optional	optional	optional	optional
debtorId	Max35Text	n.a.	n.a.	n.a.	n.a.
ultimateDebtor	Max70Text	n.a.	n.a.	n.a.	n.a.
instructedAmount (inc. Curr.)	Amount	mandatory	mandatory	mandatory	mandatory
currencyOfTransfer	Currency Code	n.a.	n.a.	n.a.	n.a.
exchangeRateInformation	Payment Exchange Rate	n.a.	n.a.	n.a.	n.a.
creditorAccount	Account Reference	mandatory	mandatory	mandatory	mandatory
creditorAgent	BICFI	optional	optional	optional	conditional
creditorAgentName	Max140Text	n.a.	n.a.	n.a.	n.a.
creditorName	Max70Text	mandatory	mandatory	mandatory	mandatory
creditorId	Max35Text	n.a.	n.a.	n.a.	n.a.
creditorAddress	Address	optional	optional	optional	conditional
creditorNameAnd Address	Max140Text	n.a.	n.a.	n.a.	n.a.
ultimateCreditor	Max70Text	n.a.	n.a.	n.a.	n.a.
purposeCode	Purpose Code	n.a.	n.a.	n.a.	n.a.
chargeBearer	Charge Bearer	n.a.	n.a.	optional	conditional
serviceLevel	Service Level Code	n.a.	n.a.	n.a.	n.a.
remittance Information Unstructured	Max140Text	optional	optional	optional	optional
remittance Information Unstructured Array	Array of Max140Text	n.a.	n.a.	n.a.	n.a.
remittance Information Structured	Remittance	n.a.	n.a.	n.a.	n.a.
requestedExecution Date	ISODate	n.a.	n.a.	n.a.	n.a.
requestedExecution Time	ISODateTime	n.a.	n.a.	n.a.	n.a.

2.6 Norway

Data Element	Type	norwegian-domestic-credit-transfers	instant-norwegian-domestic-credit-transfers-straks	instant-norwegian-domestic-credit-transfers (FUTURE)	Norwegian-domestic-payment-to-self
endToEndIdentification	Max35Text	n.a.	n.a.	n.a.	optional
debtorAccount	Account Reference	mandatory	mandatory	mandatory	mandatory
ultimateDebtor	Max70Text	optional	optional	optional	n.a.
instructedAmount	Amount	mandatory	mandatory	mandatory	n.a.
creditorAccount	Account Reference	mandatory	mandatory	mandatory	mandatory
creditorAgent	BICFI	optional	optional	optional	n.a.
creditorName	Max70Text	mandatory	mandatory	mandatory	mandatory
creditorAddress	Address	optional	optional	optional	n.a
ultimateCreditor	Max70Text	optional	optional	optional	n.a.
purposeCode	Purpose Code	optional	optional	optional	optional
remittanceInformation Unstructured	Max140Text	optional	optional	optional	n.a.
remittanceInformation Structured	Remittance	optional	optional	optional	n.a
requestedExecutionDate	ISODate	Optional	n.a.	n.a.	n.a.
requestedExecutionTime	ISODateTime	n.a.	n.a.	optional	n.a.

3 XML based Community Wide Definitions

3.1 Croatia

For bulk-payments Croatia will only support pain.001 XML format according to Croatian national schema, which is already defined and in use, as described on national SEPA portal (http://www.sepa.hr/upute-za-korisnike/shema-za-sepa-kreditni-transfer/), with XSD schema published here:

http://www.sepa.hr/wp-content/uploads/2015/06/sepa.hr_.pain_.001.001.03_07052015_xsd.rar.

Since Croatian schema assumes that one bulk can consist of different payment products (both SEPA and domestic and cross-border), there is no need for different payment products on bulk payments service, and Croatian banks will expose only one endpoint:

/bulk-payments/pain001-credit-transfers-hr.

4 References

[XS2A-OR]   NextGenPSD2 XS2A Framework, Operational Rules, The Berlin Group Joint Initiative on a PSD2 Compliant XS2A Interface, version 1.3, published November 2018

[XS2A-IG]   NextGenPSD2 XS2A Framework, Implementation Guidelines, The Berlin Group Joint Initiative on a PSD2 Compliant XS2A Interface, version 1.3, published 19 October 2018

[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