THE Berlin GROUP

A EUROPEAN STANDARDS INITIATIVE

NextGenPSD2 XS2A Framework

Implementation Guidelines

Extended Services

Standing Order Reports

Version 1.0

06 November 2019

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  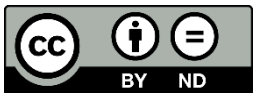

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1 Introduction

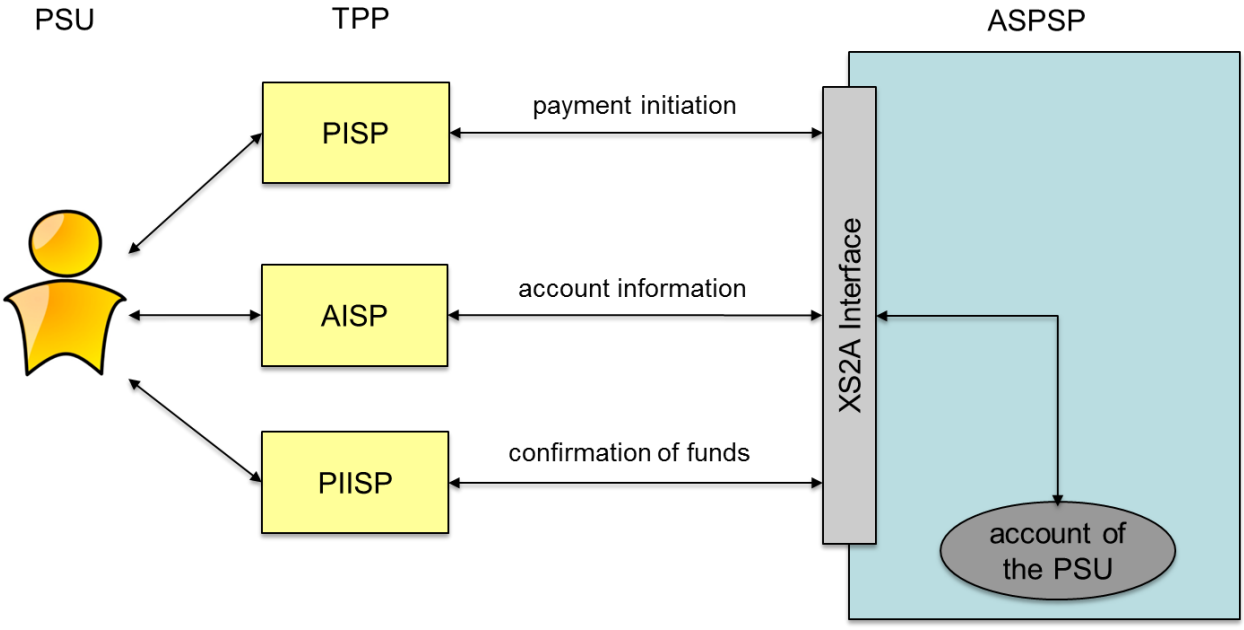
1.1 Background

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]:



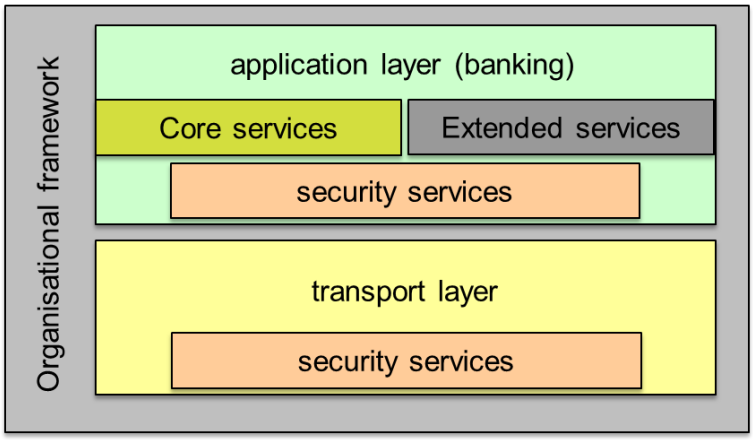
1.2 XS2A Interface Specification

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 a Standing Order Report Service for the NextGenPSD2 XS2A Interface.

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 Standing Order Report Service

This service is offering a list of all standing orders related to a dedicated payment account. This functionality will be part of the future Version 2 of the Framework. In the following, it is described how this functionality will be supported already within the context of [XS2A-IG], since ASPSPs might be mandated to support it for compliance reasons.

5.1 Consent Impacts

There is no impact on consent modelling. The Standing Order Report Service will be supported by the ASPSP as soon as consent of the PSU to show transactions related to a payment account is granted and authorised.

5.2 Account Information Request Message Impact

Section 6.6.4 of [XS2A-IG] is describing how to read transaction reports from a given payment account.

In the accept header the application/JSON header must be supported, since the standing order report is supported in JSON only within this specification.

The following extension will be applied to the query parameters "dateFrom" and "bookingStatus", which are identified by using revision marks:

Attribute	Type	Condition	Description
dateFrom	ISODate	Conditional	Starting date (inclusive the date dateFrom) of the transaction list, mandated if no delta access is required and if bookingStatus does not equal "information". Might be ignored if a delta function is used, or if bookingStatus equals "information". For booked transactions, the relevant date is the booking date. For pending transactions, the relevant date is the entry date, which may not be transparent neither in this API nor other channels of the ASPSP.
bookingStatus	String	Mandatory	Permitted codes are "booked", "pending" "both" and "information" "booked" shall be supported by the ASPSP. To support the "pending" and "both" feature is optional for the ASPSP, Error code if not supported in the online banking frontend. If supported, "both" means to request transaction reports of transaction of

Attribute	Type	Condition	Description
			bookingStatus either "pending" or "booked". To support the "information" feature is optional for the ASPSP. Error code if not supported.

In case of bookingStatus equals "information", the query parameters dateFrom, dateTo, withBalance deltaList and entryReferenceFrom will be ignored and have no effect on the result.

5.3 Account Information Response Message Impact

The response is of the same format as for "booked" or "pending" transactions.

The bankTransactionCode in the transactions type is adapted as defined here:

Attribute	Type	Condition	Description
bank TransactionCode	Bank Transaction Code	Optional	Bank transaction code as used by the ASPSP and using the sub elements of this structured code defined by ISO20022 For standing order reports the following codes are applicable: "PMNT-ICDT-STDO" for credit transfers, "PMNT-IRCT-STDO" for instant credit transfers "PMNT-ICDT-XBST" for cross-border credit transfers "PMNT-IRCT-XBST" for cross-border real time credit transfers and "PMNT-MCOP-OTHR" for specific standing orders which have a dynamical amount to move left funds e.g. on month end to a saving account

The data type Transactions is extended by the following data attribute:

Attribute	Type	Condition	Description
additionalInformationStructured	Structured Additional Information	Conditional	Is used if and only if the bookingStatus entry equals "information". Every active standing order related to the dedicated payment account result into one entry.

5.4 New Section 14.24 Structured Additional Information Data Type (all further Sections will be augmented by 1)

Attribute	Type	Condition	Description
standingOrderDetails	Standing Order Details	Mandatory	Details of underlying standing orders.

5.5 New Section 14.25 Standing Order Details Data Type (all further Sections will be augmented by 1)

Attribute	Type	Condition	Description
startDate	ISODate	Mandatory	The first applicable day of execution starting from this date the first payment was/will be executed.
endDate	ISODate	Optional	The last applicable day of execution If not given, it is an infinite standing order.
executionRule	String	Optional	"following" or "preceding" supported as values. This data attribute defines the behavior when a transaction date resulting from a standing order falls on a weekend or bank holiday. The payment is then executed either the "preceding" or "following" working day.
withinAMonthFlag	Boolean	Optional	This element is only used in case of frequency equals "monthly". If this element equals false it has no effect. If this element equals true, then the execution rule is overruled if the day of execution would fall into a different month using the execution rule.

Attribute	Type	Condition	Description
			Example: executionRule equals "preceding", dayOfExecution equals "02" and the second of a month is a Sunday. In this case, the transaction date would be on the last day of the month before. This would be overruled if withinAMonthFlag equals true and the payment is processed on Monday the third of the Month. **Remark:** This attribute is rarely supported in the market.
frequency	Frequency Code	Mandatory	The frequency of the recurring payment resulting from this standing order.
monthsOfExecution	Array of Max2Text	Conditional	The format is following the regular expression \d{1,2}. The array is restricted to 11 entries. The values contained In the array entries shall all be different and the maximum value of one entry is 12. This attribute is contained if and only if the frequency equals "MonthlyVariable". Example: An execution on January, April and October each year is addressed by ["1". "4", "10"].
multiplicator	Numerical	Optional	This is multiplying the given frequency resulting the exact frequency, e.g. Frequency=weekly and multiplicator=3 means every 3 weeks. **Remark**: This attribute is rarely supported in the market.
dayOfExecution	Max2Text	Optional	"31" is ultimo. The format is following the regular expression \d{1,2}. Example: The first day is addressed by "1". The date is referring to the time zone of the ASPSP.
limitAmount	Amount	Conditional	limitAmount

Attribute	Type	Condition	Description
			Amount limit for fund skimming, e.g. skim all funds above this limit to savings account, i.e. typically a specific periodic payments with fixed remaining amount rather than fixed transaction amount. Amount may be zero as well as below zero, i.e. negative. Constraints: transactionAmount needs to be zero and bankTransactionCode needs to specify PMNT-MCOP-OTHR for fund skimming

5.6 Addition to Section 14.29 Frequency Code

A new frequency code is added in addition to the ISO20022 external ISO Code list:

- MonthlyVariable

5.7 Example for a Standing Order Report

Request

```
GET https://api.testbank.com/v1/accounts/qwer3456tzui7890/transactions?
bookingStatus=information
Accept: application/json,
```

Response

Response in JSON format for a list of standing orders

```
HTTP/1.x 200 Ok
X-Request-ID:           99391c7e-ad88-49ec-a2ad-99ddcb1f7757
Date:                   Sun, 06 Aug 2017 15:05:47 GMT
Content-Type:           application/json

{"account": {"iban":"DE2310010010123456788" },
"transactions":
   {"information":
     [{
       "creditorName": "John Miles",
       "creditorAccount": {"iban": "DE67100100101306118605"},
       "transactionAmount": {"currency": "EUR", "amount": "256.67"},
       "remittanceInformationUnstructured": "Example 1",
       "bankTransactionCode" : "PMNT-ICDT-STDO",
       "additionalInformationStructured":
```

```
          {"standingOrderDetails":
            {"startDate": "2018-03-01",
             "endDate" : "2020-06-31",
             "executionRule": "preceding",
             "frequency": "monthly",
             "dayOfExecution": "24"
       }]
     }
}
```

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