



Joint Initiative on a PSD2 Compliant XS2A Interface

NextGenPSD2 XS2A Framework

Errata Version 1.3.8

14 December 2020

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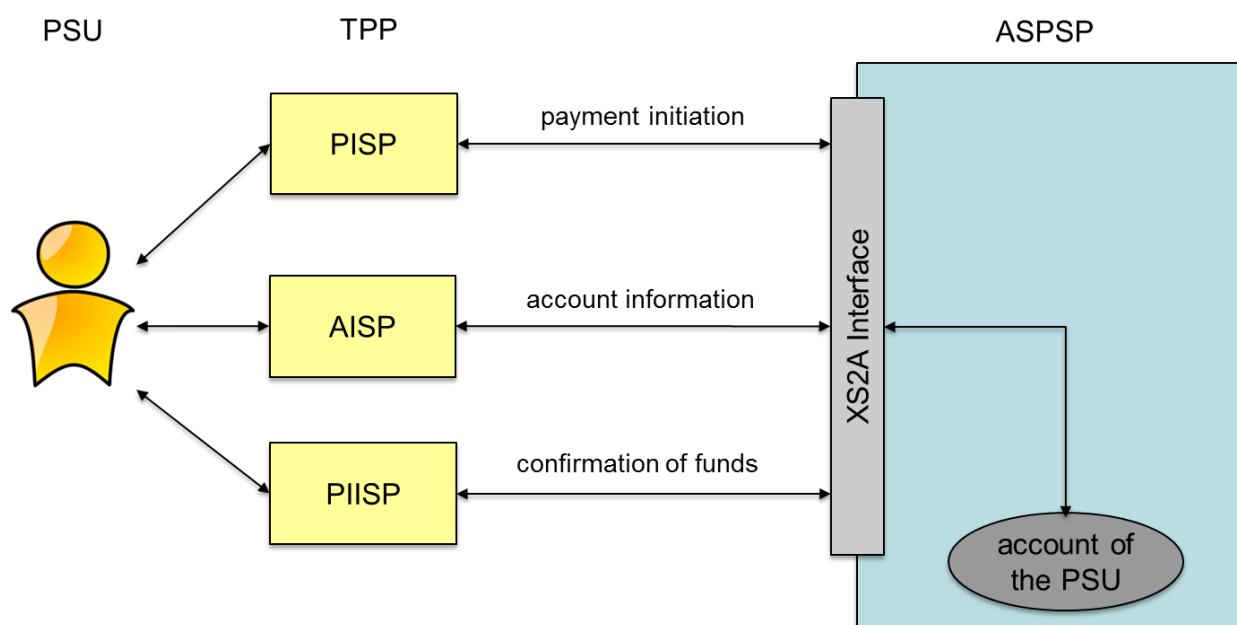
1 Introduction

1.1 Background

The Berlin Group started to publish its XS2A Framework in Version 1.3.8 on 30 Oct 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 1.3.8 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
14 Dec 2020	<p>Added an attribute <code>debitAccounting</code> for card accounts, indicating whether debited transactions are quoted with a positive sign or not.</p> <p>Added a new sub attribute <code>entryDetails</code> for transaction reports, where entries of a batch booking entry can be shown in detail. A <code>batchBooking</code> flag and a <code>batchNumberOfTransactions</code> attribute have been added as well for this new functionality.</p> <p>Several minor errata.</p>	openFinance TF

2 Errata in Operational Rules

No Errata.



3 Errata in Implementation Guidelines

Section	Change	Rationale
6.5.4	Within the examples for displaying standing orders, the code "monthly" was changed to "Monthly".	Erratum
6.6	In all sub sections the debitAccounting flag was added to read card account balance and transaction response bodies and examples. This new flag is indicating whether transaction reports are quoting debited entries positive or not, with the related consequence for balances. See also below and the Extended Service Single Cards AIS, version 1.2, for more examples.	New Feature Different methodologies used by ASPSPs in online channels
7.5	Added a psuMessage element in the response message on the SCA status request retrieval.	Clarification
13.1	The reference to S265 in code_challenge_method for the OAuth2 protocol description was changed to S256.	Erratum
14.20	The attribute debitAccounting was added to the card account details type as an optional Boolean element. The description is as follows: If true, the amounts of debits on the reports and balances are quoted positive. If false, the amount of debits on the reports and balances are quoted negative.	New Feature, see above
14.24	The optional attributes batchIndicator (Boolean), batchNumberOfTransactions (Integer), entryDetails (Array of Entry Details) have been added to the Transactions data type to support reporting entry details in case of batch booking.	New Feature
New 14.25	The new data type Transaction Details has been added, see below.	New Feature

Section	Change	Rationale
14.27	Card Account Report data type allows now also the link of type "card".	Erratum
14.32	A RFU remark was added to check for future versions whether the frequency code should be changed to lowerCamelCase format.	Clarification

Example for card account details from the /card-accounts endpoint:

```
{
  "cardAccount": {
    {
      "resourceId": "3d9a81b3-a47d-4130-8765-a9c0ff861b99",
      "maskedPan": "525412*****3241",
      "currency": "EUR",
      "debitAccounting": true,
      "ownerName": "Heike Mustermann",
      "name": "Main",
      "product": "Basic Credit",
      "status": "enabled",
      "creditLimit": { "currency": "EUR", "amount": "15000" },
      "balances": [
        {
          "balanceType": "interimBooked",
          "balanceAmount": { "currency": "EUR", "amount": "14355.78" }
        }, {
          "balanceType": "nonInvoiced",
          "balanceAmount": { "currency": "EUR", "amount": "4175.86" }
        }
      ],
      "_links": {
        "transactions": {
          "href": "/v1/card-accounts/3d9a81b3-a47d-4130-8765-a9c0ff861b99/transactions"
        }
      }
    }
  }
}
```


Example for reading card balances from the /card-accounts endpoint :

```
{
  "cardAccount": {"maskedPan": "525412*****3241"},
  "debitAccounting": true,
  "balances": [
    {
      "balanceAmount": { "currency": "EUR", "amount": "14355.78"},
      "balanceType": "interimBooked"
    }, {
      "balanceAmount": { "currency": "EUR", "amount": "4175.86"},
      "balanceType": "nonInvoiced",
    }
  ]
}
```

Example for reading card transactions from the /card-accounts endpoint:

```
{
  "cardAccount": {
    "maskedPan": "525412*****3241"
  },
  "debitAccounting": true,
  "cardTransactions": {
    "booked": [
      {
        "cardTransactionId": "201710020036959",
        "transactionAmount": { "currency": "EUR", "amount": "256.67" },
        "transactionDate": "2017-10-25",
        "bookingDate": "2017-10-26",
        "originalAmount": { "currency": "SEK", "amount": "2499" },
        "cardAcceptorAddress": {
          "city" : "STOCKHOLM",
          "country" : "SE"
        },
      },
      "maskedPan": "525412*****3241",
      "proprietaryBankTransactionCode" : "PURCHASE",
      "invoiced": false,
      "transactionDetails": "WIFIMARKET.SE"
    ], {
      "cardTransactionId": "201710020091863",
      "transactionAmount": { "currency": "EUR", "amount": "10.72" },
      "transactionDate": "2017-10-25",
      "bookingDate": "2017-10-26",
      "originalAmount": { "currency": "SEK", "amount": "99" },
      "cardAcceptorAddress": {
```

```

    "city" : "STOCKHOLM",
    "country" : "SE"
  },
  "maskedPan": "525412*****8999",
  "proprietaryBankTransactionCode" : "PURCHASE",
  "invoiced": false,
  "transactionDetails": "ICA SUPERMARKET SKOGHA"
}
],
"pending": [ ],
"_links": {
  "cardAccount": {
    "href": "/v1/card-accounts/3d9a81b3-a47d-4130-8765-a9c0ff861b99"
  }
}
}
}

```

14.25 Entry Details

This data type describe entry details of a batch booking entry. The details are restricted to data attributes relevant in this case.

<u>Attribute</u>	<u>Type</u>	<u>Condition</u>	<u>Description</u>
<u>endToEndId</u>	<u>Max35Text</u>	<u>Optional</u>	<u>Unique end to end identity.</u>
<u>mandateId</u>	<u>Max35Text</u>	<u>Optional</u>	<u>Identification of Mandates, e.g. a SEPA Mandate ID</u>
<u>checkId</u>	<u>Max35Text</u>	<u>Optional</u>	<u>Identification of a Cheque</u>
<u>creditorId</u>	<u>Max35Text</u>	<u>Optional</u>	<u>Identification of Creditors, e.g. a SEPA Creditor ID</u>
<u>transactionAmount</u>	<u>Amount</u>	<u>Mandatory</u>	<u>The amount of the transaction as billed to the account.</u>
<u>currencyExchange</u>	<u>Array of Report Exchange Rate</u>	<u>Optional</u>	

<u>Attribute</u>	<u>Type</u>	<u>Condition</u>	<u>Description</u>
<u>creditorName</u>	<u>Max70Text</u>	<u>Optional</u>	<u>Name of the creditor if a "Debited" transaction</u>
<u>creditorAccount</u>	<u>Account Reference</u>	<u>Conditional</u>	
<u>creditorAgent</u>	<u>BICFI</u>	<u>Optional</u>	
<u>ultimateCreditor</u>	<u>Max70Text</u>	<u>Optional</u>	
<u>debtorName</u>	<u>Max70Text</u>	<u>Optional</u>	<u>Name of the debtor if a "Credited" transaction</u>
<u>debtorAccount</u>	<u>Account Reference</u>	<u>Conditional</u>	
<u>debtorAgent</u>	<u>BICFI</u>	<u>Optional</u>	
<u>ultimateDebtor</u>	<u>Max70Text</u>	<u>Optional</u>	
<u>remittanceInformationUnstructured</u>	<u>Max140Text</u>	<u>Optional</u>	
<u>remittanceInformationUnstructuredArray</u>	<u>Array of Max140Text</u>	<u>Optional</u>	<p><u>Remark for Future:</u></p> <p><u>In version 2.0 these two unstructured remittance fields might be merged.</u></p>
<u>remittanceInformationStructured</u>	<u>Max140Text</u>	<u>Optional</u>	<p><u>Reference as contained in the structured remittance reference structure (without the surrounding XML structure).</u></p> <p><u>Remark For Future:</u> <u>This field will be re-typed in a future version of the interface to the structured data type Remittance or might be omitted. For migration reasons, this is not supported in version 1.3.x.</u></p>
<u>remittanceInformation</u>	<u>Array of Remittance</u>	<u>Optional</u>	<u>NOTE:</u>

<u>Attribute</u>	<u>Type</u>	<u>Condition</u>	<u>Description</u>
<u>Structured Array</u>			<u>More details about the Remittance Data Type will be published in an Errata in due course.</u> <u>For usage of the fields e.g. for domestic elements, Berlin Group should be contacted. This would enable to publish usage of structured remittance information in the domestic payment documentation, cp. Fehler! V erweisquelle konnte nicht gefunden werden..</u>
<u>purposeCode</u>	<u>Purpose Code</u>	<u>Optional</u>	