



Joint Initiative on a PSD2 Compliant XS2A Interface

NextGenPSD2 XS2A Framework Domestic Payment Definitions

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1 Introduction

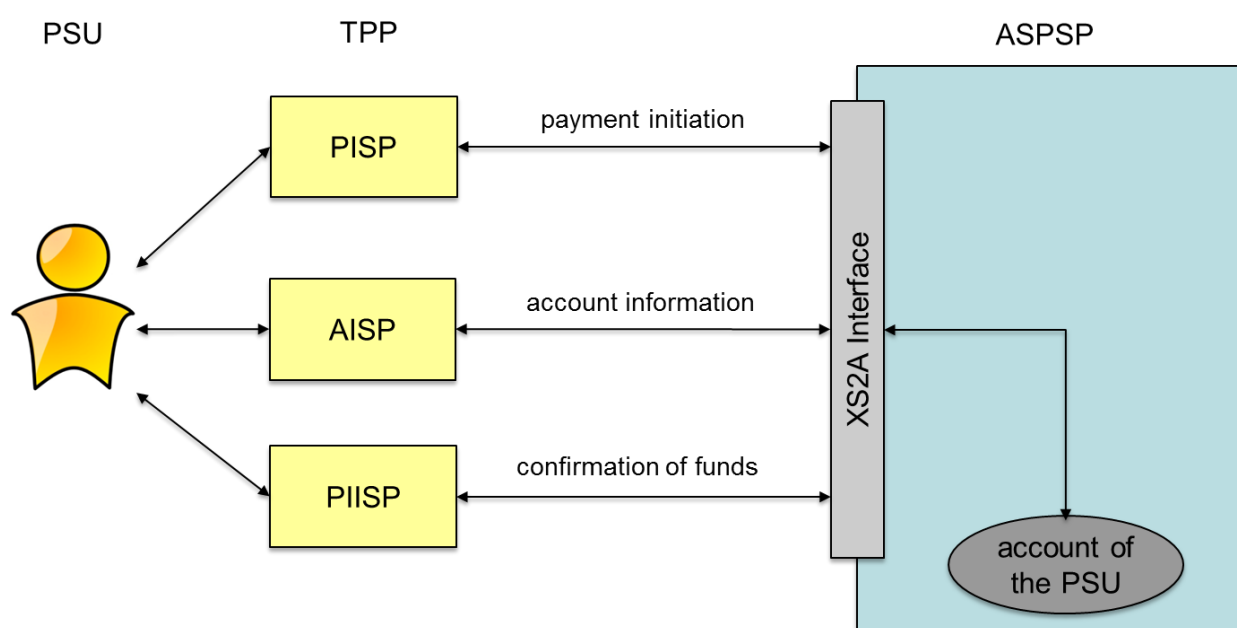
1.1 Background

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.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 |
| | | |
| | | |
| | | |



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 |
|--|-----------------------|-----------|---------------|-------------------|----------------------|
| 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 | optional | optional | n.a. | n.a. |
| instructedAmount (inc. Curr.) | Amount | mandatory | mandatory | mandatory | mandatory |
| currencyOfTransfer² | 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 | Max70Text | 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 |
|--|--------------------|----------|---------------|-------------------|----------------------|
| remittanceInformationStructured | Remittance | optional | optional | n.a. | n.a. |
| requestedExecutionDate | ISODate | optional | optional | n.a. | optional |
| requestedExecutionTime | ISODateTime | n.a. | optional | n.a. | n.a. |
| serviceLevel | Service Level Code | n.a. | n.a. | 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 70Text | 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 |
| creditorAgent⁶ | BICFI | optional | optional | conditional | n.a. | n.a. | n.a. |
| creditorAgentName⁶ | Max70Text | 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. |
| creditorAddress⁶ | 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 |
| chargeBearer⁶ | 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 omitted, for domestic payments (inside Croatia) default is HR99

² Creditor's reference; if omitted, for domestic payments (inside Croatia) default is HR99³

⁴ If omitted, 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 | Max70Text | 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 | Max70Text | 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 |
|---|-------------------|-------------------------------------|--|---|
| endToEndIdentification | Max35Text | n.a. | n.a. | n.a. |
| debtorAccount | Account Reference | mandatory | mandatory | mandatory |
| ultimateDebtor | Max70Text | optional | optional | optional |
| instructedAmount | Amount | mandatory | mandatory | mandatory |
| creditorAccount | Account Reference | mandatory | mandatory | mandatory |
| creditorAgent | BICFI | optional | optional | optional |
| creditorName | Max70Text | mandatory | mandatory | mandatory |
| creditorAddress | Address | optional | optional | optional |
| ultimateCreditor | Max70Text | optional | optional | optional |
| purposeCode | Purpose Code | optional | optional | optional |
| remittanceInformation Unstructured | Max140Text | optional | optional | optional |
| remittanceInformation Structured | Remittance | optional | optional | optional |
| requestedExecutionDate | ISODate | Optional | n.a. | n.a. |
| requestedExecutionTime | ISODateTime | n.a. | n.a. | optional |

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

