

		SEB	Nordea	Handelsbanken	Swedbank	Danske Bank	Länsförsäkringar
		ESSESESS	NDEASESS	HANDSESS	SWEDSESS	DATABASESX	ELLFSESS
AIS – Auth flow	Redirect SCA flow	✓	✓	Developing	✓	✓	Developing
	Decoupled SCA flow	✓	✓	✓	✓	No support (H2)	✓
PIS – Auth flow	Redirect SCA flow	Developing	✓	Developing	✓	✓	Developing
	Decoupled SCA flow	✓	✓	✓	✓	No support (H2)	✓
Decoupled flow	Returning user / 1 SCA	✓	✓	✓	✓	n/a	✓
	BankID autostart token	✓	✓	✓	✓	n/a	No
AIS –	Accounts & balance	✓	✓	✓	✓	✓	✓
	Transactions over 90 days	✓	✓	✓	✓	✓	✓
PIS – Domestic	Same/next day settlement	✓	✓	✓	✓	✓	✓
	Future day settlement	✓	✓	✓	✓	✓	✓
	Recurring payments	✓	✓	No support	✓	✓	✓
	Intrabank instant (<1min)	✓	✓	✓	✓	✓	✓
PIS – Giro	Same/next day settlement	✓	✓	✓	✓	✓	✓
	Future day settlement	✓	✓	✓	✓	✓	✓
PIS –	Signing baskets (mix domestic, giro, dates)	✓	✓	No support	✓	No support (H2)	✓

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		ESSESESS	NDEASESS	HANDSESS	SWEDSESS	DABASESX	ELLFSESS
PIS -	Remittance Information Unstructured length	Cut at 12 chars	Cut at 12 chars	Cut at 12 chars	Max 10 chars	Cut at 12 chars	Max 10 chars
	Debtor Account	iban	iban / bban (clearing included)	iban / bban (clearing <u>excluded</u> )	iban	iban	iban / bban (clearing included)
	Creditor Account	iban	iban / bban (clearing included)	iban / bban and clearingNumber	iban / bban (clearing included)	iban / bban (clearing included)	iban / bban (clearing included)
	Signing-basket Max size	100	99	n/a	100	n/a	99
PIS -	Cut off times (Not verified in APIs)	< 06:00 = 07:30 same day < 09:00 = 10:30 same day < 11:30 = 13:05 same day < 13:35 = 15:20 same day > 13:35 = 07:30 next banking day	< 09:23 = 13:30 same day < 13:30 = same day > 13:30 = next banking day	< 08:45 = 12:30 same day < 11:45 = 15:05 same day < 14:00 = 17:20 same day > 14:35 = 09:30 next banking day	< 13:00 = same day > 13:00 = next banking day	< 13:45 = same day > 13:45 = next banking day	< 09:00 = 12:20 same day < 11:30 = 15:10 same day < 13:45 = 17:25 same day < 22:30 = 09:35 next day > 22:30 = 12:20 next banking day
PIS -	Remittance Information Unstructured –	Remittance text (cuts at 12 chars)	Remittance text (cuts at 12 chars)	Remittance text (cuts at 12 chars)	Remittance text (Max 10 chars)	Remittance text (cuts at 12 chars)	Remittance text (Max 12 chars)
	Debtor account statement text	Remittance text (cuts at 12 chars)	Open banking + “creditor name” (Cuts at 20 chars)	Remittance text (cuts at 14 chars)	Remittance text (Max 10 chars)	Open Payments Europ AB – Open Banking Platform	Remittance text (Max 12 chars)
	Creditor Name – Debtor & creditor a/c	-	Shows up on debtor account remittance	Update info	Added as debtor account name	Update info	Update info

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	Request headers	ESSESESS	NDEASESS	HANDSESS	SWEDSESS	DABASESX	ELLFSESS
General -	PSU-IP-Address	Optional	Optional	Required	Required	Optional	Required
	PSU-ID	Optional	Optional	Optional	Required	Optional	Required
	PSU-ID (Returning user)	Required	Required	Optional	Required	Optional	Required
AIS -	PSU-User-Agent	Optional	Optional	Optional	Required	Optional	Required
	PSU-IP-Port	Optional	Optional	Optional	Optional	Optional	Optional
	PSU-HTTP-Method	Optional	Optional	Optional	Optional	Optional	Optional
AIS -	Account balance type	Update info	Update info	Update info	Update info	Update info	Update info

Info	Meaning
Developing	Under development in OBP API
Testing	Developed in OBP API, begin tested
Premium	Not available via regular OBP API
No support	Bank does currently not support feature
Optional	Can be submitted to API, but not necessarily handled
Required	Must be included