THE *Berlin* GROUP

A EUROPEAN STANDARDS INITIATIVE

PSD2 Compliant
XS2A Interface

Joint Initiative on a PSD2 Compliant XS2A Interface

NextGenPSD2 XS2A Framework

Change Log Version 1.3.6 relative to Version 1.3.4

3 February 2020

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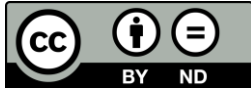
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[*] The 'Joint Initiative pan-European PSD2-Interface Interoperability' brings together participants of the Berlin Group with additional European banks (ASPSPs), banking associations, payment associations, payment schemes and interbank processors.

Contents

1 Introduction

1.1 Background

The Berlin Group started to publish its XS2A Framework in Version 1.3.6 on 31.01.2020. This framework consists of the two Documents

- [XS2A OR]: Operational Rules (still in version 1.3, to be updated yet) and

- [XS2A IG]: Implementation Guidelines.

The following account access services are covered by this framework:
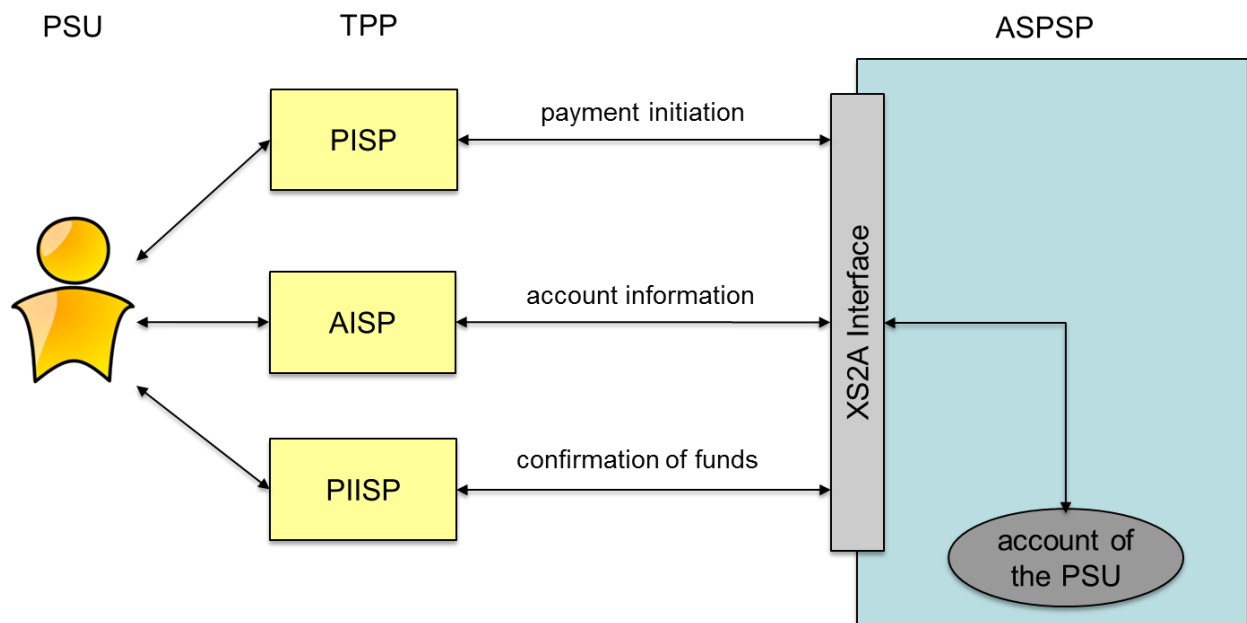
This document is covering changes applied to version 1.3.4 of the Berlin Group XS2A framework resulting in the current version 1.3.6 of the same document. Change of an editorial character are not covered by this document.

2   Changes in Implementation Guidelines (V 1.3.6 relative to V1.3.4)

Section	Change	Rationale
2.1	The data type Max512Text was adapted to Max500Text to be compliant with ISO20022 data types.	Erratum
4.8	A new section 4.8 "Requirements on PSU context data" was added. This section was copied from the sections about payments and consent requests into a common section in this section. A note was added to make the importance of this data for risk management systems of ASPSP transparent.	Editorial Change
4.9	A new section 4.9 "Requirements on TPP identification" was added. In this section, it is explained how a brand entry in the eIDAS OU field might be used to display the brand name to the PSU when authorising the consent.	Clarification
4.10	The mandate to the TPP to use redirection URIs in domains which are secured by the TPP QWAC has been changed to a strong recommendation. Resulting from this the note was removed that ASPSPs may reject transactions if this requirement is not fulfilled. It was clarified, that such rejections might be introduced in future.	Erratum
4.11.2	An explanation on the new booking status information to retrieve standing orders have been added.	New feature
4.11.4	The access method GET consents/{consentId}/authorisations was added to the overwiew with the link to the already existing section, where this access method is specified.	Clarification
5.1.2, 5.1.4, 5.1.6	New flows how to use the optional confirmation code flow within payment initiations.	New Functionality
5.2	TPP headers about the new TPP header for Brand information and for TPP notification services have been added in the data overview.	New Functionality and Erratum
5.3.1	A new http header TPP-Brand-Logging-Information was added to be able to add the TPP application brand name for logging in addition to the TPP legal name e.g. for questions between PSU and ASPSP regarding TPP access.	New Functionality

Section	Change	Rationale
5.3.1	A new optional hyperlink of href type "confirmation" was added to support the confirmation transaction flow.	New Functionality
5.3.1 and other pages	The examples for PSU-GEO-Location were corrected by using ";" as a separator.	Erratum
5.3.4	The recurring order frequency code in the examples were changed from "monthly" to "Monthly".	Erratum
5.4	psuMessage has been added explicitly as optional data attribute in the response to GET /…/{paymentId}/status. It had been already present in the data overview in section 5.2.	Erratum
5.4	In the description of the data field transactionStatus, one of the potential codes was corrected from "ATCT" to "ACTC"	Erratum
5.5.	A note was added that the ASPSP might add the debtorName entry to the resource after successful SCA to enable the ASPSP the potential regulatory need to provide the account owner name to the TPP.	New Functionality
5.6	The TPP headers TPP-Redirect-Preferred, TPP-Redirect-URI, TPP-Nok-Redirect-URI and TPP-Explicit-Authorisation-Preferred have been added to the Payment Cancellation Request, with the same conditions and descriptions like for the Payment Initiation Request.	Erratum
6	A new paragraph was added to the description of the consent models to explain that extensions to the consents might be mandated when the account owner name is addressed as part of AIS.	New Functionality
6.1	A note was added that the ASPSP might apply confirmation code flows also to the consent authorisation flows, in analogy to payment initiation flows.	New Functionality
6.2	TPP headers about the new TPP header for Brand information and for TPP notification services have been added in the data overview.	New Functionality and Erratum
6.3.1	The PSU-IP-Address has been added to the Consent Request Message as a mandatory field with an explicit description. This	Erratum

Section	Change	Rationale
	had been shown already in the data overview table in Section 6.2 in earlier versions.	
6.3.1	A new http header TPP-Brand-Logging-Information was added to be able to add the TPP application brand name for logging in addition to the TPP legal name e.g. for questions between PSU and ASPSP regarding TPP access.	New Functionality
6.3.1.1	The notes about consent models in that sections have been adapted/added with notes on the usage of the new sub-attribute addtionalInformation to reflect e.g. the consent on providing the account owner name in AIS.	New Functionality
6.3.1.1	A new optional hyperlink of href type "confirmation" was added to support the confirmation transaction flow.	New Functionality
6.3.1.1	An example was added with a consent with an explicit extension for the access to the account owner name.	New Functionality
6.3.1.1	For both headers TPP-Redirect-URI and TPP-Nok-Redirect-URI, a note was added that the requirements of the new section 4.8 apply (see below).	Security Recommendation
6.3.1.1	An explicit remark was added that a consent can refer to accounts and card-accounts at the same time, as has been reflected already in examples before.	Clarification
6.3.1.2	In the general text in the beginning of the section the term "availableAccountsWithBalances" was corrected to "availableAccountsWithBalance".	Erratum
6.3.2	psuMessage has been added explicitly as optional data attribute in the response to GET /…/{consentId}/status. It had been already present in the data overview in section 6.2.	Erratum
6.5.1	In the starting note the term "availableAccountsWithBalances" was corrected to "availableAccountsWithBalance".	Erratum
6.5.2	The field "ownerName" was added in examples.	New Functionality
6.5.4	The description of the Read Transaction List was extended to standing orders and description of query parameters dateFrom and bookingStatus adapted accordingly. An example for reading a list of standing orders was added.	New Functionality

Section	Change	Rationale
6.5.4	The note on the usage of standard compression methods in response messages by ASPSP was extended to the possibility of returning several camt.05x files in one zip file in case of camt.05x based reporting. This might be used by the ASPSP in cases, where camt.05x based reporting in online channels is also done by providing multiple camt.05x files, e.g. separated by booking day.	New Feature
6.5.4	Extensions to the definition of query parameters bookingStatus and dateFrom have been applied to support the new status "information". This status is used to support exposing lists of standing orders.	New Feature
6.5.4	An explicit example was added for the best practice to ask for several types of camt.05x account statements, with a given priority.	Clarification
6.5.4 6.6.4	The application/text type was changed to text/plain, since application/text is not a permitted mime type. The text/plain mime type now is addressing a MT94x account statement.	Erratum
6.5.4	The following note related to compressing response data is added: "**Note:** The ASPSP might use standard compression methods on application level for the response message as indicated in the content encoding header."	Clarification
6.5.5	In the example in this section, the bank transaction code PMNT-RCVD-ESDD was changed to PMNT-RDDT-ESDD	Erratum
7.1 7.2.3	A new optional hyperlink of href type "confirmation" was added to support the confirmation transaction flow.	New Functionality
7.6	A new section was added to specify the optional confirmation step in the confirmation transaction flows as added to the specification.	New Functionality
11.1	The new data attribute instructionIdentification was added with condition "n.a." within all standard payment types. This then might be opened by banks for optional usage from now on.	New feature

Section	Change	Rationale
11.1	The data attribute debtorName was added with condition "n.a." within all standard payment types. This then might be opened by banks for optional usage from now on.	New feature
11.1	The new data attribute remittanceInformationStructuredArray was added with condition "n.a." within all standard payment types. This then might be opened by banks for optional usage from now on.	New feature
12.2	It was clarified that the algorithm in the signature header must identify the same algorithm for the signature as described for the TPP's public key (Subject Public Key Info) in the certificate.	Clarification
13	A sentence was added recommending to recognise the draft best practices on security requirements for implementing OAuth2.	Clarification
13.1	The new scope "PIIS:<consentId>" was added to support the added value service of a confirmation of funds-consent in the XS2A API.	New Feature
13.1	An explicit remark was added that the consentIds and paymentIds need to be chosen uniquely by the ASPSP to avoid resource conflicts in the authorisation server.	Clarification
14.6	A new optional hyperlink of href type "confirmation" was added to support the confirmation transaction flow.	New Functionality
14.11.1	A new message code ROLE_INVALID was introduced which is returned in the case that the TPP certificate is valid, but the role of the TPP contained in the certificate or any industry directory is not matching the service. This service comes with a http response code 401.	New Feature
14.11.1	A new message code SCA_INVALID was introduced to be able to signal the TPP that an authorisation resource cannot be further updated e.g. with a confirmation code.	New Feature
14.15	A new scaStatus "unconfirmed" has been introduced. The final statuses of the attribute have been defined explicitly.	New Feature, Clarification

Section	Change	Rationale
14.16	The access type has been extended by the additionalInformation attribute and with new values for other attributes.	New Feature
14.17	New Section: The Additional Information Access data type has been defined.	New Feature
14.19	The ownerName attribute was added to the Account Details Type	New Feature
14.19	The name attribute of the Account Details type was extended to Max70Text and the description was adapted to ISO20022, slightly changing the semantic of this field.	Erratum
14.19	The displayName attribute was added to the Account Details Type, where this is a field set by the PSU.	New Feature
14.19	The details sub-attribute in the Account Details Type (14.18) was extended from Max140Text to Max500Text to enable the ASPSP to provide more detail information.	New Feature
14.20	As in the account details data type, the same changes to ownerName, name and displayName attributes apply to the card accounts details data type	New Feature
14.20	The details sub-attribute in the Card Account Details Type (14.19) was extended from Max140Text to Max500Text to enable the ASPSP to provide more detail information.	New Feature
14.24	The new optional sub attributes creditorAgent, debtorAgent, remittanceInformationUnstructuredArray, remittanceInformationStructuredArray, balanceAfterTransaction have been added to the report. The latter gets the description "This is the balance after this transaction. Recommended balance type is interimBooked."	New Feature
14.24	A remark has been added to the remittanceInformationStructured attribute that this field will be revised in version 2.x of the standard.	Clarification
14.24	Additional descriptions have been added for bankTransactionCode for standing orders.	New Feature

Section	Change	Rationale
14.24	The attribute additionalInformationStructured has been added.	New Feature
14.25	The data type Structured Additional Information has been added.	New Feature
14.26	The data type Standing Order Details has been added.	New Feature
14.28	The attribute acceptorTransactionDateTime and cardAcceptorPhone has been added to the Card Transaction data type.	New feature
14.32	A new frequency code is added in addition to the ISO20022 external ISO Code list: • MonthlyVariable	New Feature
14.34	The basic ISO data type phoneNumber has been added	New feature
15	The list of references has been updated and extended.	Clarification