Joint Initiative on a PSD2 Compliant XS2A Interface

**NextGenPSD2 XS2A Framework**

Change Log Version 1.3.8 relative to Version 1.3.6

30 October 2020

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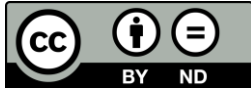
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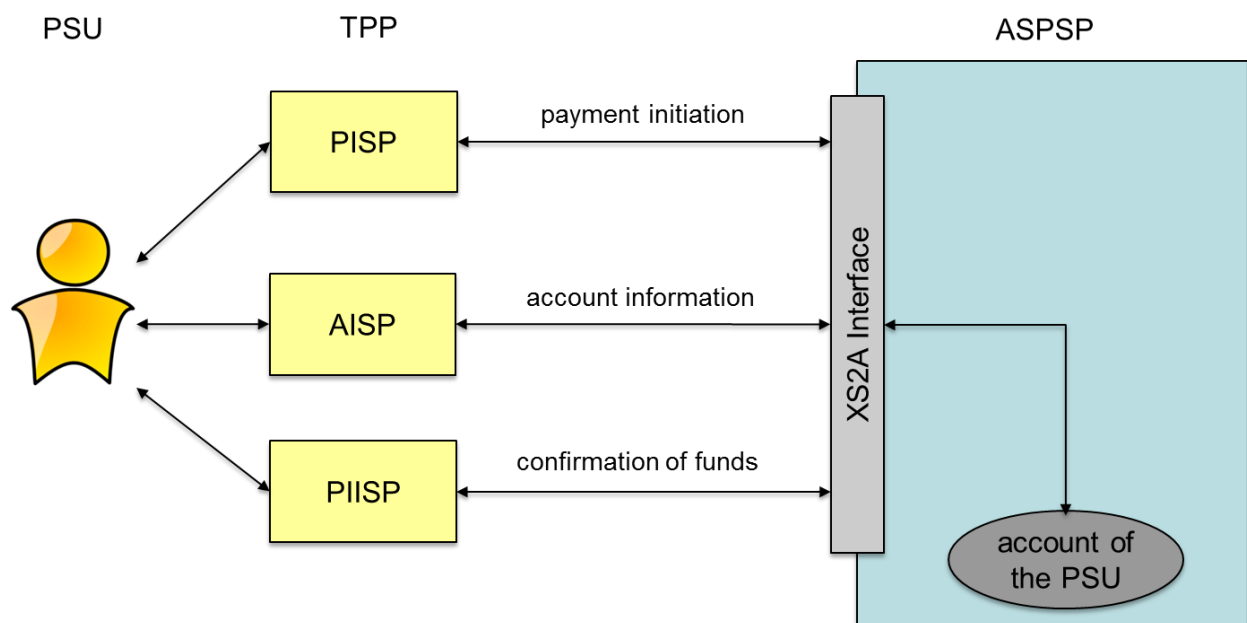
Contents

1   Introduction

1.1   Background

The Berlin Group started to publish its XS2A Framework in Version 1.3.8 on 30 October 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 1.3.6 of the Berlin Group XS2A framework resulting in the current version 1.3.8 of the same document. Changes of an editorial character are not covered by this document.

2 Changes in Implementation Guidelines (V 1.3.8 relative to V 1.3.6)

Section	Change	Rationale
4.3	The following remark was added: **Remark:** When implementing the OAuth pre-step, the requirements on e.g. registration steps or no mandatory two SCA usage in specific PIS only scenarios as defined by [EBA OP2] should be recognized by the ASPSP.	Clarification
4.11.1	In access methods for payment cancellations, the addressing of Payment Cancellation authorisation sub-resources has been changed from cancellationId to authorisationId.	Editorial Change to uniform authorisation processes
5.1.6	Added a reference to Confirmation Code in the header of the Section	Clarification
5.3.1	The attributes currencyConversionFees, estimatedTotalAmount, estimatedInterbankSettlementAmount have been added to the response message in this paragraph.	New feature
5.3.1 ff	In many examples throughout the document, the location http header has been adapted to the same path as the related POST command is stating in the examples.	Erratum
5.3.1	the startAuthorisation and startAuthorisationWithPSUIdentification links definitions have been corrected in the path in examples.	Erratum
5.5	The following note is added regarding the response body: Note: According to item 40 of the [EBA-OP2], the payment resource shall contain the debtorAccount after the payment has been initiated successfully, even if it was not provided by the TPP within the initial call.	Clarification
5.7	Response of GET Cancellation Authorisations: The tag "cancellationIds" has been changed to "authorisationIds".	Change to uniform authorisation processes.
6.2	In the data overview table, the following conditions were reset for the Read Data Request:	Erratum

Section	Change	Rationale
	The resource ID in the header was set to mandatory. The condition on the recurring indicator was deleted.	
6.3.1	The last note on the request body was extended by one sentence: Note: Even if the ASPSP is not requiring an explicit consent for an additionalInformation, e.g. the account owner name, the ASPSP should ignore a related consent request extension of the TPP, i.e. not reject the related consent request. This also applies in case the requested access is not offered (e.g. account owner name).	Clarification
6.3.1	In several examples the entry "4" or "1" for frequencyPerDay was corrected to 4 or 1 since the element is an integer.	Erratum
6.3.1.1	In the request body of the consent request submission, it has been clarified that the consent is requested to be valid until the validUntil date, *including* this date.	Clarification
6.5.2. 6.6.2	The path parameter definitions were added to the call definition.	Erratum
6.5.3, 6.6.3	In several examples in this section, the sequence of sub attributes for the balance entries balanceAmount and balanceType were change to adapt the examples to the complex data type defintions for Balances.	Erratum
6.5.4 6.6.4	The path parameter account-id is the "resourceId" attribute of the account structure.	Erratum
6.5.4	In the example the mandatory query parameter bookingStatus was added.	Erratum
7.2.1 7.2.2 7.2.3 7.3 7.5 7.6.4	The path parameter {cancellationId} has been renamed to {authorisationId}	Editorial Change to uniform authorisation processes

Section	Change	Rationale
7.1. 7.2.1 7.2.2 7.2.3	The attributes transactionFees, currencyConversionFees, estimatedTotalAmount, estimatedInterbankSettlementAmount have been added to the response message in this paragraph. ASPSP might transmit the currency conversion related information only after at least parts of the PSU authentication has been processed.	New feature, see above change in Section 5.3.1
11.1	The following note is added regarding the data element debtorAccount: ASPSPs might change the condition on the debtor account for SEPA payments to optional as one way to fulfil the requirement according to of item 36 of the EBA Opinion of June 2020.	Clarification
13.1	The example was corrected as follows: GET /authorise?response_type=code&client_id="PSDES-BDE-3DFD21" &…	Erratum
14.9	A new Authentication Type "SMTP_OTP" has been added for cases where OTPs are sent via email to the PSU.	New Feature.
14.11.1	For the usage of the messageCode CONSENT_UNKNOWN, the description has been changed to "400 if consent was contained in header" instead of "was contained in payload.	Editorial Erratum
14.22	The description of the referenceDate sub attribute for balances was changed to "indicates the date of the balance".	Editorial Clarification
14.23	The sub attribute "information" was added for standing orders. The description of the sub attribute "pending" was adapted accordingly.	Erratum
15	The EBA Opinion Paper on Obstacles from 4th June 2020 was added to the references.	Clarification