THE *Berlin* GROUP

A EUROPEAN STANDARDS INITIATIVE

Joint Initiative on a PSD2 Compliant XS2A Interface

NextGenPSD2 XS2A Framework

Changes from Version 1.3.11 to Version 1.3.12

01 July 2022

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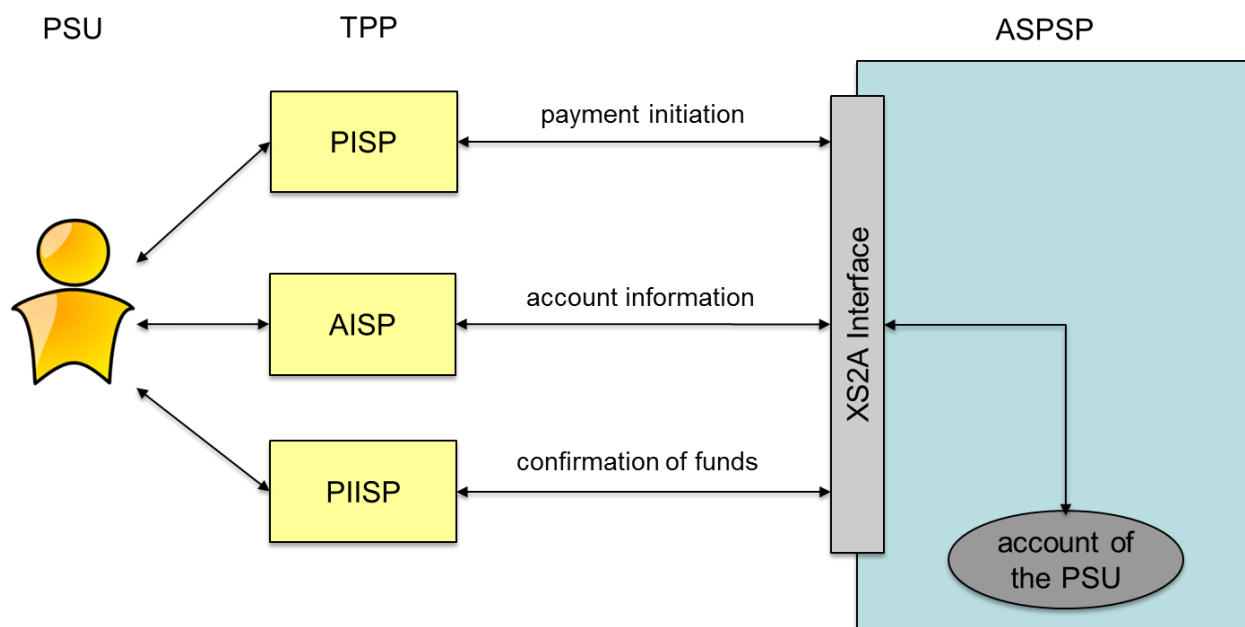
Contents

1   Introduction

The Berlin Group published its XS2A Framework in Version 1.3.12 on 1st of July 2022. This framework consists of the two Documents

- Operational Rules (still in version 1.3) and

- Implementation Guidelines.

The following account access services are covered by this framework:

This document is covering changes in the new release Implementation Guidelines version 1.3.12 relative to version 1.3.11 of the Berlin Group XS2A framework. The changes which are new relative to the latest published errata are provided with revision marks.

2   Changes in Implementation Guidelines (V1.3.12)

Section	Change	Rationale
3	The following text is added to the section: "For establishing the TLS-connection the ASPSP has to use also a certificate for website authentication. This specification does not introduce any special requirements for these certificates of the ASPSP. But it is recommended that certificates will be used by an ASPSP which support also the usage for client authentication (field extendedKeyUsage contains both attributes serverAuth and clientAuth). If an ASPSP wants to support the "Resource Status Notification Service" his certificate for website authentication shall support also client authentication."	Clarification
4.14.2	The description for the codes for the lifecycle phase of the consent has been adapted by deleting the reference to the 90 days validity as follows: ▪ "expired": The consent has been expired (e.g. after the period of time which is mandated by an applicable regulation or after the period time requested by the TPP).	New draft legal text [EBA FR], see changes to Section 15
5.4	Add the optional attribute ownerNames of type "Array of Account Owner" to the transaction status retrieval. Remark added, that this should only be delivered after successful SCA and should be restricted to the demanding PSU entry.	New Feature, CR 082
5.4	Add the optional attribute psuName of Type Max140Text to the transaction status retrieval to transport the PSU Name. In case of a corporate account, this might be the person acting on behalf of the corporate. Footnote added: "Usage is following the mandate resulting from EBA Q&A 2020_5165"	New Feature, CR 96
6.3.1	Added a clarification on side effects related to the situation where multiple SCA applies or where several employees would share a PSU-ID:	Clarification

Section	Change	Rationale
	"Please note that in the context of multilevel SCA, the side effect may only apply, if a PSU with a given PSU-ID is submitting a new recurring consent and a second recurring consent exists already which had been submitted under the same PSU and potentially corporate identification."	

6.5.4	The remark on accept headers following the Request Header definition has been extended as follows:
	
	In addition, these best practices allow to differentiate technical sub versions of camt, i.e. it could be stated that "I prefer camt.054.001.08 (the new sub version), but take (the older sub version) camt.054.001.02 if this is not available." This is to supports ASPSPs in migrating the technical camt formats.
	
	`Accept:`
	`/application/vnd.BerlinGroup.camt.054.001.08+xml;q=0.9,`
	`/application/vnd.BerlinGroup.camt.054.001.02+xml;q=0.8`
		CR 95

6.5.4	Added "Consent-ID" as a header in the examples.	Erratum
6.5.5	Added "Consent-ID" as a header in the example.	Erratum
6.6.4	Added "Consent-ID" as a header in the example	Erratum
7.5	Add the optional attribute psuName of Type Max140Text to the SCA status retrieval to transport the PSU Name. In case of a corporate account, this might be the person acting on behalf of the corporate. Footnote added: "Usage is following the mandate resulting from EBA Q&A 2020_5165"	New Feature, CR 96
11.1	Extended the footnote 11 on making the debtorAccount optional by stating that this applies not only to single payment initiation but also to recurring payment initiation.	Clarification
11.3	Added a footnote that ASPSP might make the debtorAccount optional to follow this variant of the "no manual IBAN entry" mandate also for bulk payments. A remark was added that this implementation is not recommended due to the complex authorisation processes for bulk payments.	Clarification

Section	Change	Rationale
14.19	Added the attribute ownerNames of type "Array of Account Owner" to the Account Details	New feature, CR 081
14.19	Add the optional attribute psuName of Type Max140Text to the account details data structure to transport the PSU Name. In case of a corporate account, this might be the person acting on behalf of the corporate. Footnote added: "Usage is following the mandate resulting from EBA Q&A 2020_5165"	New Feature, CR 96
New Section 14.32	Added the complex data Type "Account Owner" which consists of the sub attributes "name" (mandatory) and "role" (optional): **14.32 Account Owner** TABLE_BELOW	New feature, CR 081 and CR 082
15	added the reference: [EBA-FR] Final Report, Draft Regulatory Technical Standards, amending Commission Delegated Regulation (EU) 2018/389 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and	New draft legal text

Table for Section 14.32:

Attribute	Type	Condition	Description
name	Max70Text	Mandatory	Account owner name
role	Max35Text	Optional	The following proprietary codes are used: "owner", "legalRepresentative", "authorisedUser"

Section	Change	Rationale
	secure open standards of communication, published 5 April 2022	