



Joint Initiative on a PSD2 Compliant XS2A Interface

NextGenPSD2 XS2A Framework

Change Log Version 1.3.9 relative to Version 1.3.8

29 March 2021

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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.

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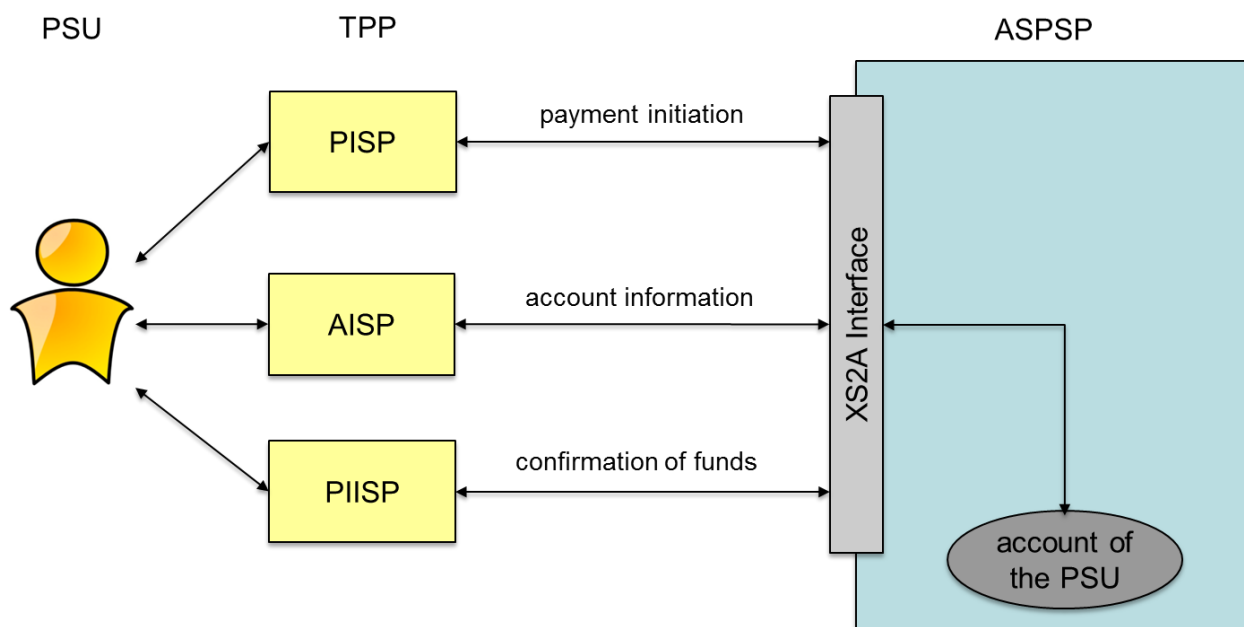


1 Introduction

The Berlin Group started to publish its XS2A Framework in Version 1.3.9 on 25 March 2021. 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 applied to version 1.3.8 of the Berlin Group XS2A framework resulting in the current version 1.3.9 of the same document. Changes of an editorial character are not covered by this document.

2 Changes in Implementation Guidelines (V1.3.9 relative to V1.3.8)

| Section | Change | Rationale |
|--|--|---------------|
| 4.13 | General requirements on http response headers and body in case of error conditions have been added. | Clarification |
| 4.13.1, 4.13.2 | TPP messages may optionally be included in certain positive responses, e.g. to indicate reasons why payment initiations have been rejected even if the message processing was without technical error. | New Feature |
| 4.15 | Hyperlinks must comply with RFC-3986 All examples in the document have been adapted to the more complex path www.testbank.com/psd2/v1 to indicate the impact on implementations. | Clarification |
| 5.2, 5.6, 6.3.1, 6.2, 6.3.1, 7.1, 8.1, | Added Header "TPP-Decoupled-Preferred" to indicate a TPP's preference for a decoupled approach in SCA. | New Feature |
| 5.4, 7.5, 14.11.2, 14.11.6, | TPP messages may be included in certain positive responses. Also links may be included to direct the TPP to a possible solution. | New Feature |
| 6.5.1 | If multicurrency accounts are reported on /accounts on aggregated and on sub account level, the related resource ids need to be different. This was corrected in the examples. | Erratum |
| 6.5.4 | Within the examples for displaying standing orders, the code "monthly" was changed to "Monthly". | Erratum |
| 6.5.4, 14.23 | Included value "all" as a valid bookingStatus to request all types of transactions (pending, booked, information) in one message. It is an option for the ASPSP to support this parameter. RFU: Version 2 will support a full filtering solution. | New Feature |

| Section | Change | Rationale |
|---------|---|--|
| 6.6 | In all sub sections the debitAccounting flag was added to read card account balance and transaction response bodies and examples. This new flag is indicating whether transaction reports are quoting debited entries positive or not, with the related consequence for balances. See also the Extended Service Single Cards AIS, version 1.2, for more examples. | New Feature Different methodologies used by ASPSPs in online channels |
| 7.5 | Added a psuMessage element in the response message on the SCA status request retrieval. | Clarification |
| 13.1 | The reference to S265 in code_challenge_method for the OAuth2 protocol description was changed to S256. | Erratum |
| 14.20 | The attribute debitAccounting was added to the card account details type as an optional Boolean element. The description is as follows: If true, the amounts of debits on the reports and balances are quoted positive. If false, the amount of debits on the reports and balances are quoted negative. | New Feature, see above |
| 14.24 | The optional attributes batchIndicator (Boolean), batchNumberOfTransactions (Integer), entryDetails (Array of Entry Details) have been added to the Transactions data type to support reporting entry details in case of batch booking. | New Feature |
| 14.24 | The description of the valueDate attribute has been changed to: “Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. | Clarification |



| Section | Change | Rationale |
|--------------|---|---------------|
| | Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date." | |
| New 14.25 | A new data type Transaction Details has been added | New Feature |
| 14.28 | Card Account Report data type allows now also the link of type "card". | Erratum |
| 14.28 | Element "booked" in Card Account Report data now is conditional depending on the requested "bookingStatus". | Erratum |
| 14.32 | A RFU remark was added to check for future versions whether the frequency code should be changed to lowerCamelCase format. | Clarification |

