



## **Joint Initiative on a PSD2 Compliant XS2A Interface**

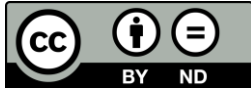
### **NextGenPSD2 XS2A Framework Changes from Version 1.3.9 to Version 1.3.11**

[24](#) September 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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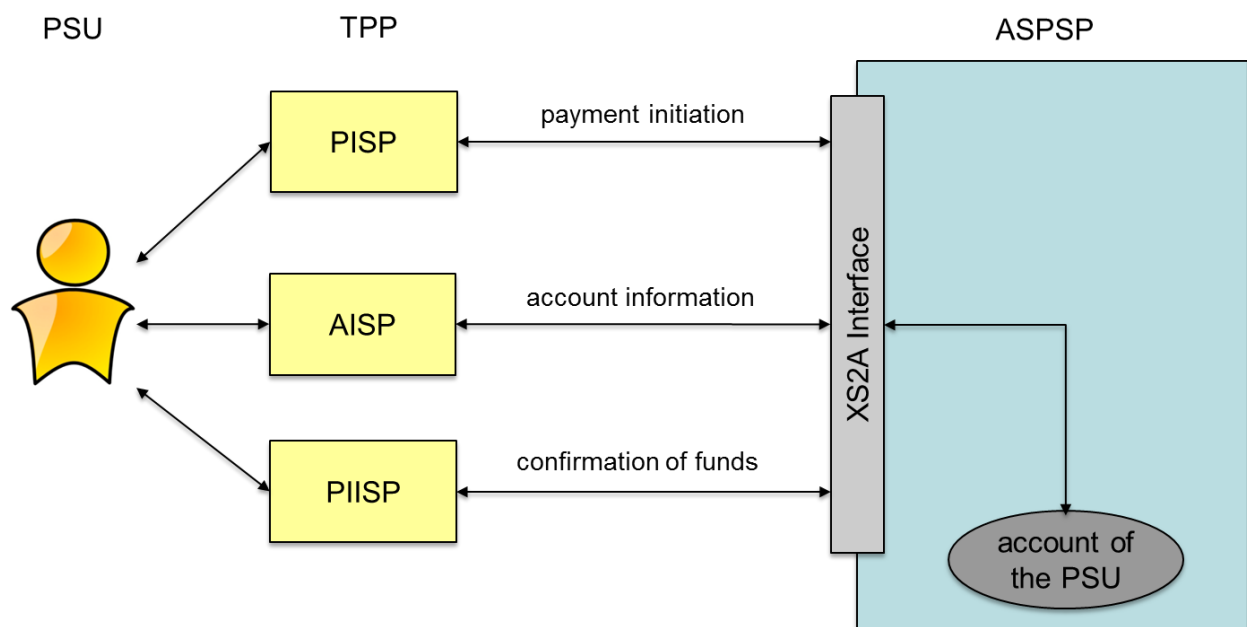


## 1 Introduction

The Berlin Group published its XS2A Framework in Version 1.3.11 on 24 September 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 in the new release Implementation Guidelines version 1.3.11 relative to version 1.3.9 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 (relative to V1.3.9)

Section	Change	Rationale
2.1	"Max1000Text" included.	See changes in sections 14.20 and 14.29.
<a href="#">5.3.4.1</a>	<a href="#">Added Element "monthsOfExecution" to initiate payments that are executed only in certain months of each year.</a>	<a href="#">CR066</a>
<a href="#">5.3.4.2</a>	<a href="#">Added Element "monthsOfExecution" to initiate payments that are executed only in certain months of each year.</a>	<a href="#">CR066</a>
<a href="#">5.4</a>	<a href="#">If a PSU does not successfully finish SCA within the required timeframe, the related payment's status must be set to "RJCT". Particularly, if a multi-level-SCA is required and the number of successful SCAs during the required timeframe is insufficient, the status must also be set to "RJCT".</a>	<a href="#">Clarification, Market Feedback</a>
<a href="#">6.3.1.1</a>	<a href="#">HTTP header "TPP-Redirect-URI" is not mandated in case of an OAuth SCA Approach.</a>	<a href="#">Errata</a>
<a href="#">6.5.1</a>	<a href="#">Also an empty account list will result in a positive Return Code (200).</a>	<a href="#">Clarification</a>
<a href="#">6.6.1</a>	<a href="#">Also an empty card account list will result in a positive Return Code (200).</a>	<a href="#">Clarification</a>
<a href="#">8.1</a>	<a href="#">HTTP header "TPP-Redirect-URI" is not mandated in case of an OAuth SCA Approach.</a>	<a href="#">Errata</a>
12.2	Example: Blanks deleted in message body	Inconsistency
13	Clarification, that only general requirements on the transport layer apply also to the oAuth2 protocol. The application layer is defined solely by oAUTH2.	Clarification
13.1/13.2	Formulation "from the TPP" / "to the TPP" deleted as the request will in general not come from the TPP but is redirected through the PSU agent.  Remark is added that this request is not secured by a QWAC for this reason.	Clarification

Section	Change	Rationale
14.6	Reference Changed: Was: <a href="https://tools.ietf.org/html/draft-ietf-oauth-discovery">https://tools.ietf.org/html/draft-ietf-oauth-discovery</a> Now: [RFC 8414], <a href="https://www.rfc-editor.org/rfc/rfc8414.html">https://www.rfc-editor.org/rfc/rfc8414.html</a>	Update of external specification
14.11.2	HTTP Response Code 200 (formerly 202) for Message Code "FUNDS_NOT_AVAILABLE"	Errata
<u>14.11.2</u>	<u>Error Code "REQUIRED KID MISSING" renamed to "KID MISSING".</u>	<u>CR079</u>
14.20	Card Account Details, subelement "details": Format changed to "Max1000Text"	<del>CR072 by Bank of Israel</del>
<u>14.24</u>	<u>valueDate: Description changed from "Date and time" to "date"</u>	<u>Editorial</u>
14.25	Subelement "endToEndId": Typographical error corrected	Editorial
14.29	Card Transactions: <ul style="list-style-type: none"> <li>New subelement "valueDate" added as attribute for transporting the invoicing date</li> <li>New subelement "grandTotalAmount" added as attribute to transport total amounts in case of instalment payments</li> <li>subelement "transactionDetails": Format changed to "Max1000Text"</li> </ul>	CRs (071, 072, 073) <del>by Bank of Israel</del>
<u>14.30</u>	<u>• Subelement "contractIdentification": Format changed to "Max35Text"</u>	<u>Errata</u>
14.31	Payment Exchange Rate: <ul style="list-style-type: none"> <li>Subelement "unitCurrency": Format changed to "Currency Code"</li> <li>Subelement "<del>C</del>contractIdentification": Format changed to "Max35Text"</li> <li>Subelement "rateType": Format changed to "Exchange Rate Type Code"</li> </ul>	Errata
14.35	"Exchange Rate Type Code" included in the list of relevant external ISO Codes	Due to Change in section 14.31.

