THE *Berlin* GROUP

A EUROPEAN STANDARDS INITIATIVE

PSD2 Compliant
XS2A Interface

Joint Initiative on a PSD2 Compliant XS2A Interface

**NextGenPSD2 XS2A Framework**

Draft Errata Version 1.3.11

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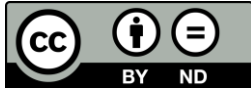
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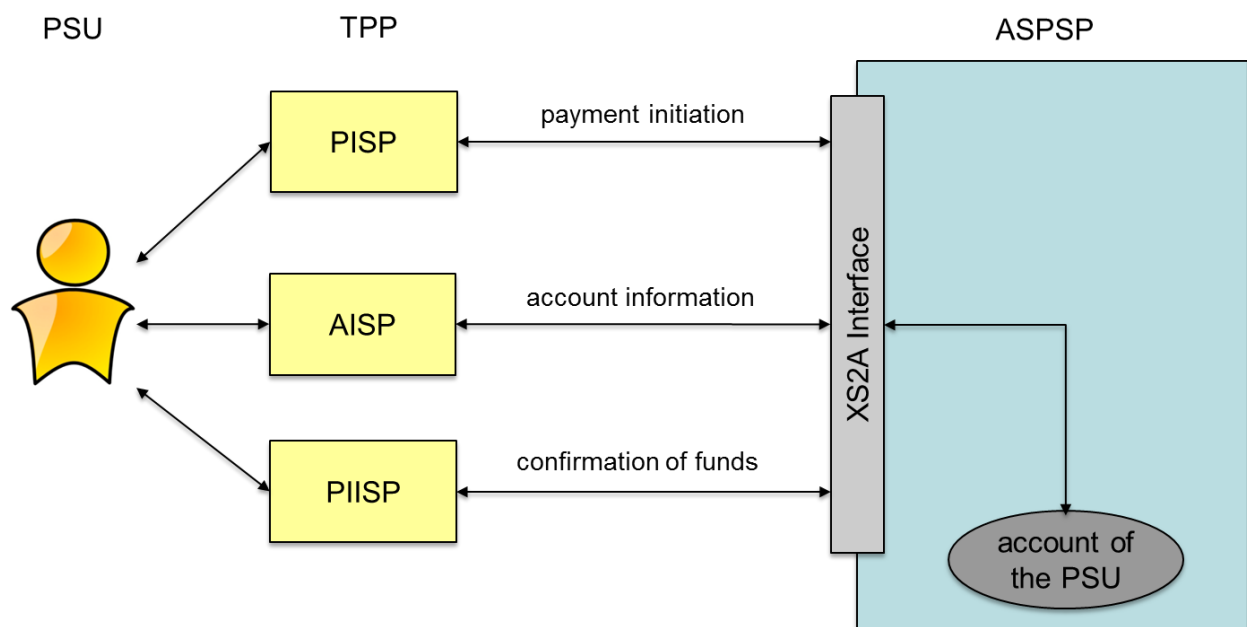
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1   Introduction

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 errata in version 1.3.11 of the Berlin Group XS2A framework.

2 Errata in Implementation Guidelines (V1.3.11)

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
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
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: "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."	Clarification
11.1	Extended the footnote 9 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 remark 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
14.9	Added the attribute ownerNames of type "Array of Account Owner" to the Account Details	New feature, CR 081

Section	Change	Rationale
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**

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

Rationale for the above section: New feature, CR 081 and CR 082