Market Consultation
openFinance API Framework
openFinanceAPI Payment Data Model V09

COMMENTS SHEET V1.00

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Document:			
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Comment (N° / ID)	Comment/question (when applicable with justification/rationale or reference section/page n°)	Suggested Resolution (alternative)	Agreed Resolution (Berlin Group)
OLC-1	**Identification Fields** The field names get very long by writing "identification" in the full length	Abbreviate ALL "Identification" strings at the end of fields by "Id" IS: **paymentIdentification** , financialInstitutionIdentification COULD: **paymentId,** financialInstitutionId *n.b.: privateId,* organisationId *is already defined this way. It would be a logic way to increase readability.*	Take "Id" for "Identification" if it is a suffix. Remark: "identification" as solely tag is not seen as such a suffix.
OLC-2	**Typo PaymentInformationIdentification** On page 10, Json Example	Shouldn't this be "paymentIdentification"?	Typo
OLC-3	**Naming of debtorAccount fields** The Codes "Mand[1]" and "Optional[2]" are not really intuitive.	Is Mand[1] = IBAN? Then it would be more readable to write directly the valid types of account numbers: - Mand[IBAN] - Optional[BBAN]	Not very intuitive but a compromise
OLC-4	Same for "creditor Party Description[n]", it is very difficult to read the table for "mere mortals"		see above.

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OLC-5	**Typo? receiverPpspIdentification**	Is there one "p" too much in "Ppsp"	Typo
OLC-6	**Typo? referenceyTypeProprietary**	Is there one "y" too much in "referencey"	Typo
OLC-7	**GibHub / Swagger first, with PDF generated**	Publishing the specification "Swagger first" in a GitHub repository would allow: - Using Continuous Integration tools for formal syntax check - Using "Pull Requests" for pre-checked changes - Using all "Swagger Frameworks" for more added => If you are interested, I could make small presentation how we use it in the Swiss flavor of the NextGenPSD2.	GitHub not supported yet, a broader discussion needed.
OLC-8	**Typo? messagesIdentification** ISO20022/camt: MessageIdentification2	Is there a reason for the plural instead of singular?	Typo

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OLC-9	**Guidline for Generic transformation ISO (pain) => payments** Wouldn't it be nice, to have a chapter about the general rules of transformation between ISO + TBG.	In most banks, the ISO20022 (pain.001) is the master for payment formats, TBG is therefore +/- a subset. Wouldn't it be easier to define the payments mainly based on: - Define generic transformation rules for the *entire* pain.001 - Define the maximal subset relevant for TBG - Define the way national subset are defined national This would simplify the way national requirements are added, as the rules from ISO to TBG would be uniform and less work has to be invested into porting new fields from ISO to TBG.	**Refused.** The API Group should always be involved into transforming more attributes of the pain message, since the transformation is not fully "automatic".
OLC-10	**Typo?** Specification is not, and shall	Is the colon necessary?	No Typo.
OLC-11	**Typo?** This data elements is used	Singular or Plural?	Typo