

# Berlin Group NextGenPSD2 Access to Account Framework



Web Payments  
Working Group

2 April 2020



**>3,000** banks have already implemented the  
NextGenPSD2 Framework



## NEXTGENPSD2 TASKFORCE

**63** organisations from **28** countries  
coordinate the standards development



## NEXTGENPSD2 ADVISORY BOARD

**61** TPPs, FinTechs, IT providers, Merchants  
counsel on future evolution



## NextGenPSD2 | Taskforce





## NextGenPSD2 | Advisory Board





- ◆ Focus on technical and organisational requirements, independent from payment schemes and business arrangements (implementation- and scheme-related activities are market-driven and out-of-scope)
- ◆ NextGenPSD2 Framework has been able to take into account
  - ◆ Multiple PSD2 transpositions across member states
  - ◆ Multiple interpretations on PSD2 transpositions and EBA RTS by NCAs, banks and influences from competition authorities
  - ◆ Multiple prevailing SCA methodologies, online banking functionality & API management infrastructures
  - ◆ Multiple PSU environments for retail/corporates
- ◆ Modern “RESTful” API set using common internet technologies
- ◆ HTTP/1.1 with TLS 1.2 (or higher) as transport protocol
- ◆ Data structures either as
  - ◆ JSON with data model adapted from ISO 20022 (minimum set of fields for SCT/SCTinst in JSON), or
  - ◆ XML with pain.001 for PISPs and camt.05x for AISPs (support of formats standardized by EPC)

All publications available for download on

- <https://www.berlin-group.org/psd2-access-to-bank-accounts>



# Highlights 1 2 3 4 5



- ◆ TPP identification by ETSI-defined eIDAS certificates: QWACS mandated (easy measure to protect e.g. against DDOS attacks), QSEALS optional for ASPSP (TPP has to follow)
  - ◆ Easy framework to integrate non-Euro payments
  - ◆ Complex corporate banking features like signing baskets, bulk payments and multiple SCA
  - ◆ Four models for SCA: redirect, OAuth2, decoupled and embedded
  - ◆ Dedicated consent API separating consent handling from account access
  - ◆ Optional session support (set of consecutively executed transactions), subject to appropriate PSU consent
  - ◆ Optional optimisations like lean API push services, delta-reports etc.
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- ◆ Fully compliant to the requirements of PSD2 and further EBA Regulatory Technical Standards and Clarifications



## Next Steps 1 2 3



- ◆ Further retail, corporate and TPP use cases in collaboration with the Advisory Board
- ◆ PSD2 value added API services will be commercially driven and preferably based on scheme requirements, more likely leading to uniform standards and implementations
- ◆ Taskforce will work on standardisation of e.g. new payment functionalities, new account types and data, and full cards services
- ◆ Potential certification and other scheme-related activities are out-of-scope



# Next Steps 1 2 3



## ■ Services that make use of personal data

- Basic AIS Service (PSD2-AIS)
- Account Entry Push Notifications
- Discovery API (Bank Parameter)
- Client Parameter API & TPP Consent v2.0
- Open Banking Activities for direct and indirect access (e.g. Israel, ..)
- Additional Products: Securities, Trade Finance, FX

## ■ Electronic Commerce Payments

- Basic Payment (PSD2 -PIS)
- Payment Guarantee
- Request to Pay

## ■ e-mandate for SEPA direct debits (SDD)

- SEPA Direct Debit eMandates

## ■ Loan Application

- Pay Later (integrated Consumer Loan)
- Loan products

## ■ Account switching / transfer of products

- Account Switching Service
- Account Opening Service (all types)

## ■ Purchase of financial products / services

- Pricelist API
- Smart Contract API

## ■ Transversal applications

- eID Schemes

## ■ Other

- MobileP2P repository lookup Service

### Status:

Idea or planned ○

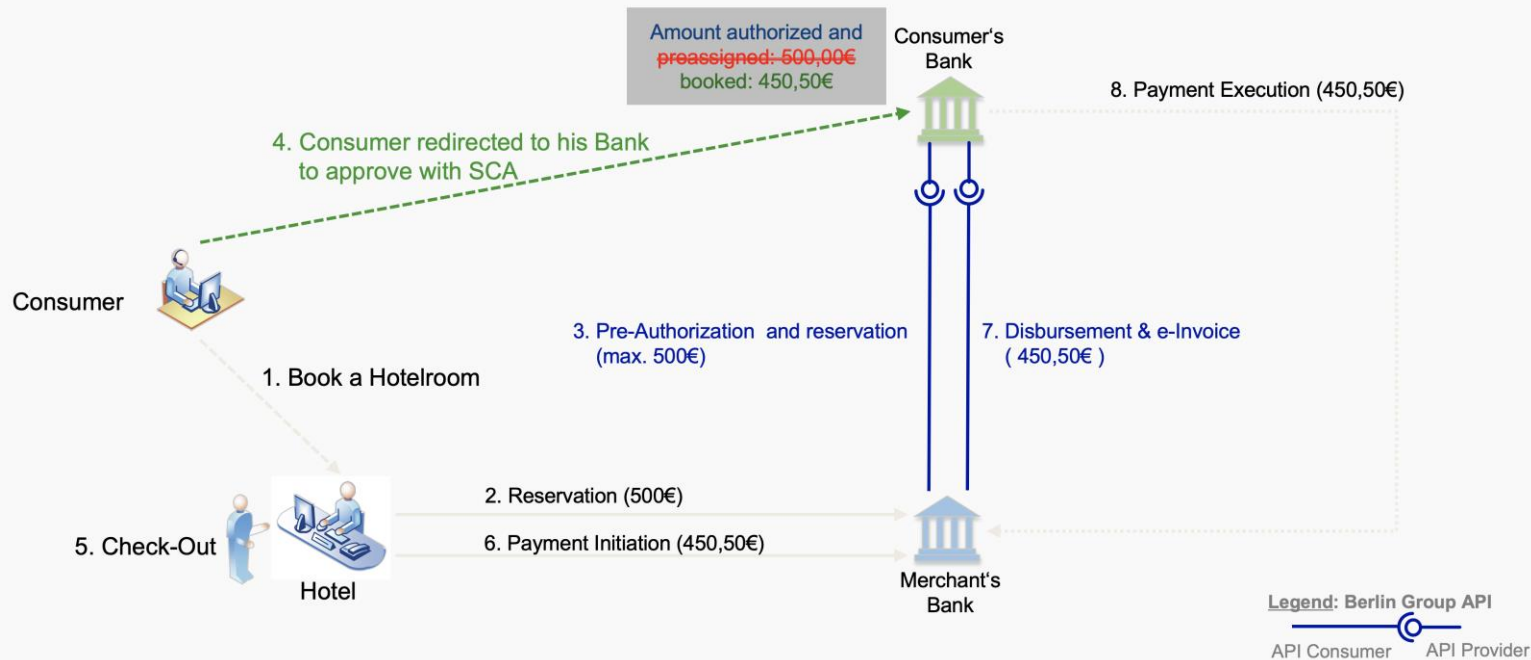
Work in progress ● ● ●

Finalised ●



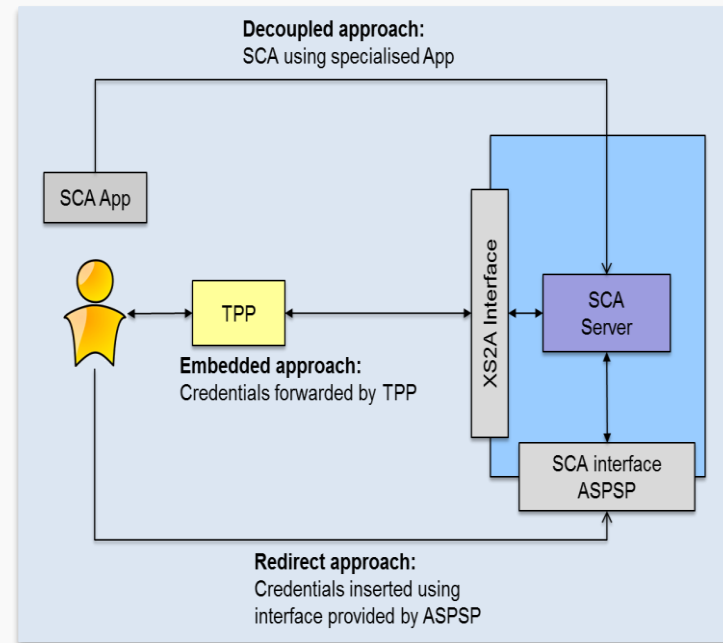


## Sample Use Case – Payment Guarantee (Hotel in 2 steps)





- ◆ NextGenPSD2 Strong Customer Authentication
  - ◆ Strong Customer Authentication (SCA) for PIS and AIS is a PSD2 and EBA RTS requirement
  - ◆ Different SCA architectures supported – TPP can indicate redirect preference
  - ◆ ASPSPs might (and do) implement several approaches
  - ◆ A strong difference on market needs of TPPs on SCA approaches is identified
  - ◆ Some banks provide customers with more than one SCA method. They can be selected through the API.
  - ◆ This is offered dynamically through hyperlinks to the TPP





- ◆ Webhooks for pushing information to TPPs is supported in the standard
  - ◆ Lean push services for technical status changes is already supported now
  - ◆ TPPs can submit PUSH URI (webhooks) through dedicated HTTP headers
  - ◆ This is an implementation option for the bank
- ◆ Further applications in development
  - ◆ Push services for account entries
  - ◆ Will require subscriptions by PSU



More information



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