



# **Berlin Group NextGenPSD2**

## **Changelog**

# PSD2 Compliance Berlin Group - Changelog

## 1.8.0

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## Introduction

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The new version published is in accordance with the international Berlin Group NextGenPSD2 standard, version 1.3.

The previous version was implemented on the version 1.1.

This version contains the feature related to the new sub-resource authorisation and new resource signing-basket (introduced in the version 1.2 of the NextGenPSD2 standard).

Please note that the version in the URL will not change, the "v1" will be kept in all existing URL's.

The main changes are the following :

- Implementation of the new **sub-resource authorisations** of the international Berlin Group NextGenPSD2 standard, version 1.3.  
Both "explicit" and "implicit" mode are supported for the **payment initiation**. Only the "implicit" mode is supported for the consent initiation for Account Information (AIS) and Funds Confirmation (CBPII) flow.  
This means that when a new consent resource is created, a new "\_links" is returned in the response body. This "\_links" contains the sub-resource to retrieve the SCA status related to the payment resource or the consent resource (for AIS or CBPII flow).
- Implementation of the new endpoint **DELETE** that allows to cancel a payment or a periodic-payment resource. This endpoint may require to create a new sub-resource "cancellation-authorisations".

- Implementation of the new "payment-service" : **periodic-payments**. This is now possible to initiate also a periodic payment. The process is exactly the same than the payment initiation.
- Changes in the functionality that allows **to select the SCA method**. In the response body, a new array "scaMethods" may be present if several SCA methods are available for the PSU. This array will not be present if only one SCA method is available.
- Implementation of the new resource **signing-basket** of the international Berlin Group NextGenPSD2 standard, version 1.3. The TPP can propose to the customer to initiate several payments, when all required payments are initiated, the TPP will have the possibility to group them and use our API to create a basket that will include all the payment resources.

Below, we will describe changes done by PSD2 flows and endpoints.

## Account Information Service - AIS

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### Endpoints

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The following endpoints have been added. As reminder, only the **implicit** method is supported for the consent resource for authorisation process. This means that the "POST" endpoint for the sub-resource "authorisations" is not published.

Endpoints	Method	Condition	Description
consents/{consentId}/authorisations/{authorisationId}	PUT	<i>Conditional</i>	Update data on the authorisation resource if needed. It supports e.g. the selection of the authentication method
consents/{consentId}/authorisations/{authorisationId}	GET	<i>Mandatory</i>	Read the SCA status of the authorisation
consents/{consentId}/authorisations	GET	<i>Mandatory</i>	Retrieve the list of authorisation

Please check the "**Implementation Guidelines**" or the API Portal for more information about these new endpoints.

The following changes have been done for the AIS flow:

Change	Rationale
<b>POST /consents</b> : The recurringIndicator must be put to "true". The value false is not supported.	Erratum
<b>GET /transactions</b> : The links that allows to manage pagination contains also the initial query parameter(s).	Erratum

## Error messages

Following error codes and status are returned for different error scenarios:

Change	Error Message
The field "recurringIndicator" must be equals to "false"	<b>code:</b> <b>'SERVICE_INVALID'</b> with <b>status: 400</b>
According to the configuration, the field "access" may not accept "availableAccounts", "availableAccountsWithBalance" or "allPsd2".	<b>code:</b> <b>'SERVICE_INVALID'</b> with <b>status: 400</b>
If the "access" field in the request is empty, an error message is returned.	<b>code:</b> <b>'SERVICE_INVALID'</b> with <b>status: 400</b>
When Signature in the request headers is missing, a new error message is used	<b>code:</b> <b>'SIGNATURE_MISSING'</b> with <b>status: 401</b>
If the TPP is not the initiator of the consent resource provided in the request	<b>code:</b> <b>'RESOURCE_UNKNOWN'</b> with <b>status: 403</b>
When the certificate "QSealC" in the request header "TPP-Signature-Certificate" is missing	<b>code:</b> <b>'CERTIFICATE_MISSING'</b> with <b>status: 401</b>

## Payment Initiation Service - PIS

## Endpoints

The following endpoints have been added.

Both **implicit** and **explicit** method is supported for the authorisation process of the payment. This means that the payment can be initiated with the implicit or explicit authorisation approach (more information about the different methods can be found on [the standard documentation - see section 4.6](#) ). The payment initiated with the request header "**top-explicit-authorisation-preferred**" as **true** must be the part of a basket and must be signed with a basket, the payment with this header as **false** must be signed "alone" with the sub-resource "authorisations" created implicitly.

Endpoints	Method	Condition	Description
{payment-service}/{payment-product}/ /{paymentId}/authorisations/{authorisationId}	PUT	<i>Conditional</i>	Update data on the authorisation resource if needed. It supports e.g. the selection of the authentication method
{payment-service}/{payment-product}/ /{paymentId}/authorisations/{authorisationId}	GET	<i>Mandatory</i>	Read the SCA status of the authorisation
{payment-service}/{payment-product}/ /{paymentId}/authorisations	GET	<i>Mandatory</i>	Retrieve the list of authorisation
{payment-service}/{payment-product}/ /{paymentId}	DELETE	<i>Optional</i>	Cancels the addressed payment with resource identification paymentId if applicable to the payment-service, payment-product and received in product related timelines (e.g. before end of

			business day for scheduled payments of the last business day before the scheduled execution day).
{payment-service}/{payment-product}/ /{paymentId}/cancellation-authorisations	POST	<i>Mandatory</i>	Starts the authorisation of the cancellation of the addressed payment with resource identification paymentId
{payment-service}/{payment-product}/ /{paymentId}/cancellation-authorisations	GET	<i>Mandatory</i>	Retrieve a list of all created cancellation authorisation sub-resources.
{payment-service}/{payment-product}/ /{paymentId}/cancellation-authorisations	PUT	<i>Mandatory</i>	Update data on the cancellation authorisation resource if needed. Independently from the SCA Approach it supports e.g. the selection of the authentication method

Please check the "**Implementation Guidelines**" or the API Portal for more information about these new endpoints.

The following changes have been done for the PIS flow:

Change	Rationale
POST <b>/{payment-service}/{payment-product}</b> : The field address is now optional	Erratum
POST <b>/{payment-service}/{payment-product}</b> : The header <b>tpp-explicit-</b>	New

authorisation-preferred is now supported

## Error messages

Change	Error Message
When Signature in the request headers is missing	<b>code: 'SIGNATURE_MISSING'</b> with <b>status: 401</b>
When the certificate "QSealC" in the request header "TPP-Signature-Certificate" is missing	<b>code:</b> <b>'CERTIFICATE_MISSING'</b> with <b>status: 401</b>

## Funds Confirmation Service - CBPII/PIIS

### Endpoints

The following endpoints have been added. As reminder, only the **implicit** method is supported for the authorisation process. This means that the "POST" endpoint for the sub-resource "authorisations" is not published.

Endpoints	Method	Condition	Description
consents/confirmation-of-funds/{consentId}/authorisations/{authorisationId}	PUT	<i>Conditional</i>	Update data on the authorisation resource if needed. It supports e.g. the selection of the authentication method
consents/confirmation-of-funds/{consentId}/authorisations/{authorisationId}	GET	<i>Mandatory</i>	Read the SCA status of the authorisation
consents/confirmation-of-funds/{consentId}/authorisations	GET	<i>Mandatory</i>	Retrieve the list of authorisation

Please check the "**Implementation Guidelines**" or the API Portal for more information about these new endpoints.

The following changes have been done for the CBPII/PIIS flow:

Change	Rationale
<b>POST /consents/confirmation-of-funds</b> : It is now possible to use the field "BBAN" in the request body.	New

## Error messages

Change	Error Message
When Signature in the request headers is missing, a new error message is used	<b>code: 'SIGNATURE_MISSING'</b> with <b>status: 401</b>
When the certificate "QSealC" in the request header "TPP-Signature-Certificate" is missing	<b>code:</b> <b>'CERTIFICATE_MISSING'</b> with <b>status: 401</b>

## Selection of the SCA method

In the previous version, the selection of the SCA method was done by using the PATCH endpoint below. It is not supported anymore (more information in the "Implementation Guidelines").

```
PATCH /v1/sca-methods/{businessResource}/{resourceId}
```

The URL of this endpoint was provided in the following "links" : **selectAuthenticationMethod**. **The content of this "links" has changed**, it will contain the address of the sub-resource "authorisations" and a PUT is now required to specify which authentication method has been chosen. If several SCA methods are available, this new endpoint **must** be called to specify the SCA method. The rest of the flow will be the same except that for the object "scaMethods" returned in the response of each POST resources, the content of the explanation field will be always in "English".

## Signing Basket Service -- SBM



The new version published will have the possibility to sign several resources (only **payments** for now) one time (only one SCA will be required for all resources).

This new feature will allow TPP to propose to the customer to initiate several payments, when all required payments are initiated, the TPP will have the possibility to group them and use our API to create a basket that will include all the payment resources. Once the basket resource is created, the TPP will receive the resource identifier and then with the help of startAuthorisation endpoint, the authorisation sub-resource of the basket can be created. The cancellation of a basket is also managed if no authorisations have already been initiated.

The new scope **SBM** has been added for the authorisation flow of signing-basket. This scope must be used in the endpoint "GET /authorise" to redirect the PSU.

## Endpoints

The following endpoints have been added.

Endpoints	Method	Condition	Description
/signing-baskets	POST	<i>Mandatory</i>	Creates a signing basket resource for authorising several transactions with one SCA method
/signing-baskets/{basketId}	GET	<i>Mandatory</i>	Returns the content of a signing basket object.
/signing-baskets/{basketId}/status	GET	<i>Mandatory</i>	Returns the status of a signing basket object.
/signing-baskets/{basketId}	DELETE	<i>Optional</i>	Delete the signing basket structure as

			long as no authorisation has yet been applied. The underlying transactions are not affected by this deletion.
/signing-baskets/{basketId}/authorisations	POST	<i>Mandatory</i>	Create an authorisation sub-resource and start the authorisation process of a signing basket.
/signing-baskets/{basketId}/authorisations	GET	<i>Mandatory</i>	Retrieve a list of all authorisation sub-resources IDs which have been created.
/signing-baskets/{basketId}/authorisations/{authorisationId}	GET	<i>Mandatory</i>	Returns the SCA status of a signing basket's authorisation sub-resource.

Please check the "**Implementation Guidelines**" or the API Portal for more information about these new endpoints.

## Signing Request with QSealC - AIS/PIS/CBPII/SBM

Change	Rationale
Incorrect message when <b>Signature</b> request header was missing. Now, it is	Erratum

"SIGNATURE_MISSING"	
Ability to use in the request header <b>TPP-Signature-Certificate</b> the value of the eIDAS certificate without "BEGIN" and "END" statement.	Erratum