



Berlin Group NextGenPSD2

Changelog

PSD2 Compliance Berlin Group - Changelog

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Introduction

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 (introduced in the version 1.2 of the 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 "authorisation" of the international Berlin Group NextGenPSD2 standard, version 1.3. Only the **implicit** mode is supported on this version for the payment initiation and the consent initiation. This means that when a new payment resource or 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 flow or CBPII flow).
- Implementation of the new endpoint "DELETE" that allows to cancel a payment resource. This endpoint may require to create a new sub-resource "cancellation-authorisation".
- 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.

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

Account Information Service - AIS

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 "authorisation" 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 Guide" or the API Portal for more information about these new endpoints.

The following changes have been for the AIS flow:

Change	Rationale
POST /consents : The recurringIndicator must be put to "true". The value false is not supported.	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"	code:

	'SERVICE_INVALID' with status: 400
According to the configuration, the field "access" may not accept "availableAccounts", "availableAccountsWithBalance" or "allPsd2".	code: 'SERVICE_INVALID' with status: 400
If the "access" field in the request is empty, an error message is returned.	code: 'SERVICE_INVALID' with status: 400
When Signature in the request headers is missing, a new error message is used	code: 'SIGNATURE_MISSING' with status: 401
During SCA selection, the authorisation sub-resource and the consent resource in the request are not associated with each other	code: 'RESOURCE_UNKNOWN' with status: 403
If the TPP is not the initiator of the consent resource provided in the request	code: 'RESOURCE_UNKNOWN' with status: 403

Payment Initiation Service

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 "authorisation" is not published.

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 Guide" or the API Portal for more information about these new endpoints.

The following changes have been for the PIS flow:

Change	Rationale
POST /{payment-service}/{payment-product} : The field address is now optional	Erratum
Deletion process for "payment-service" equals to "payments"	New

Error messages

Change	Error Message
When Signature in the request headers is missing	code: 'SIGNATURE_MISSING' with status: 401
When the sca method selected is not valid or is absent	code: 'SCA_METHOD_UNKNOWN' with status: 400

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 "authorisation" 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 Guide" or the API Portal for more information about these new endpoints.

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

Change	Rationale
POST /consents/confirmation-of-funds : 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	code: 'SIGNATURE_MISSING'

error message is used	with status: 401
When the certificate "QSealC" in the request header "TPP-Signature-Certificate" is missing	code: 'CERTIFICATE_MISSING' with status: 401
When the SCA method selected is not valid or is absent	code: 'SCA_METHOD_UNKNOWN' with status: 400

Signing Request with QSealC - AIS/PIS/CBPII

Change	Rationale
Incorrect message when "Signature" request header was missing. Now : SIGNATURE_MISSING	Erratum

Selection of the SCA methods

In the previous version, the selection of the SCA Methods was done by using the endpoint below.

It is not supported anymore (more information in the "Implementation Guide Lines").

```
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 "authorisation" 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".