

## Overview of Open API for TPP

### INTRODUCTION

With this document Partner banka d.d. Zagreb (hereinafter: Bank) provides a summary of the implementation of APIs for TPPs based on PSD2 regulations. The Bank implemented its solution on the basis of the European Standard for PSD2 XS2A according to the HR model. The Bank provides services in line with PSD2 demands, allowing access to account interface

### REGULATORY FRAMEWORK

Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC

<https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32015L2366>

Commission delegated regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication

<https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32018R0389>

Law on Payment Transactions (ZPP) NN 2018/066 from 20.07.2018.

[https://narodne-novine.nn.hr/clanci/sluzbeni/2018\\_07\\_66\\_1330.html](https://narodne-novine.nn.hr/clanci/sluzbeni/2018_07_66_1330.html)

EBA: Opinion of the European Banking Authority on the implementation of the RTS on SCA and CSC from 13 June 2018

<https://eba.europa.eu/-/eba-publishes-opinion-on-the-implementation-of-the-rts-on-strong-customer-authentication-and-common-and-secure-communication>

### DOCUMENTATION

#### General Documentation

Generally available documentation used by the Bank:

- ▶ The Berlin Group: Joint Initiative on a PSD2 Complaint XS2A Interface Operational Rules  
[https://docs.wixstatic.com/ugd/c2914b\\_39d88d82249d482ebcb9a92ebf03d159.pdf](https://docs.wixstatic.com/ugd/c2914b_39d88d82249d482ebcb9a92ebf03d159.pdf)
- ▶ The Berlin Group: Joint Initiative on a PSD2 Complaint XS2A Interface Implementation Guidelines  
[https://docs.wixstatic.com/ugd/c2914b\\_5351b289bf844c6881e46ee3561d955bb.pdf](https://docs.wixstatic.com/ugd/c2914b_5351b289bf844c6881e46ee3561d955bb.pdf)
- ▶ OpenAPI Specification  
<https://swagger.io/specification/>
- ▶ Country Specific Changes to NextGenPSD2  
<https://www.hub.hr/hr/PSD2-Open-API>
- ▶ NextGenPSD2 XS2A Framework for Croatia  
<https://www.hub.hr/hr/PSD2-Open-API>

#### Specific Documentation

Documentation publicly available:

- ▶ Overview of Open API for TPP  
<https://e.paba.hr/tpp/>
- ▶ Terms and Conditions for Open API Testing  
<https://e.paba.hr/tpp/>
- ▶ Information on personal data protection  
<https://e.paba.hr/tpp/>

### REGISTRATION

Interested parties can register for further information and testing at <https://e.paba.hr/tpp/registration>.

### SECURITY

- |                                 |   |                                               |
|---------------------------------|---|-----------------------------------------------|
| TPP identification by the ASPSP | ▶ | QWAC eIDAS certificates at TLS level          |
|                                 | ▶ | QSEAL eIDAS certificates at application level |
| ASPSP identification by the TPP | ▶ | QWAC eIDAS certificates at TLS level          |
|                                 | ▶ | QSEAL eIDAS certificates at application level |
| PSU authentication              | ▶ | Delegated by TPP to ASPSP - redirect          |
| Data encryption                 | ▶ | Based on TLS                                  |
| Fraud detection                 | ▶ | Based on PSU device related data              |

### TECHNICAL CHARACTERISTICS

- |                              |   |                                      |
|------------------------------|---|--------------------------------------|
| Transport Protocol           | ▶ | HTTP version 1.1                     |
|                              | ▶ | TLS version 1.2                      |
| Applicative Protocol         | ▶ | REST with HAL support                |
| Authorisation Protocol       | ▶ | Redirect                             |
| Character set                | ▶ | UTF-8                                |
| Data formats                 | ▶ | JSON (for single payment)            |
|                              | ▶ | XML (for pain.001 pain.002 camt.053) |
| Data model origin            | ▶ | ISO 20022                            |
| Identifier naming convention | ▶ | ISO 20022 extended names             |

### USE CASES

- |       |   |                                                        |
|-------|---|--------------------------------------------------------|
|       | ▶ | establish account information consent (up to 90 days)  |
|       | ▶ | get account details of the list of accessible accounts |
| AIS   | ▶ | get balances for a given account                       |
|       | ▶ | get transaction information for a given account        |
|       | ▶ | get list of available/reachable accounts               |
| PIISP | ▶ | get confirmation on the availability of funds          |
|       | ▶ | initiation of a single payment (JSON)                  |
|       | ▶ | get confirmation on the availability of funds          |
| PIS   | ▶ | initiation of a future dated single payment (JSON)     |
|       | ▶ | initiation of a multiple/bulk payment (pain.001)       |
|       | ▶ | cancellation of payments                               |
|       | ▶ | grouping transactions to signing baskets               |

### INTERFACE CHARACTERISTICS

- ▶ Multicurrency support for retail and corporate in IBAN format
- ▶ Multilevel SCA/Corporate Banking support
- ▶ Integrated funds check in PIS

### PAYMENT PRODUCTS

- ▶ **SCT EU Core** - sepa-credit-transfers
- ▶ **Target2 Payment Core** - target-2-payments
- ▶ **Cross Border CT Core** - cross-border-credit-transfers
- ▶ **HR Domestic** - domestic-credit-transfers-hr
- ▶ **HR RTGS** - hr-rtgs-payments
- ▶ **HR Domestic Instant** - instant-domestic-credit-transfers-hr\*

\*Instant Payment is not supported by the Bank in production. The production date will be published on [www.paba.hr](http://www.paba.hr).

### ACCOUNT INFORMATION

**Account Details** - account details, such as account number in IBAN format, account ID number, currency, account name, product type and account type.

**Balances** - data about PSU account identified by IBAN and following types of account balances: opening balance, interim available balance, expected balance and closing booked balance.

**Transactions** - list of financial transactions performed on a PSU account within a period. Transaction history will only include transactions that affect the balance. Transactions will be ordered from the most recent to the oldest.

Bank will provide transaction history for up to last 12 months.

### PAYMENT INITIATION

The following rules apply for all payment products:

1. **Debtor's reference** - if omitted, default is HR99
2. **Creditor's reference** - if omitted, default is HR99
3. **Requested Execution Date** - Applicable for future payments

4. **Charge Bearer** - if omitted, for payments inside EEA default is SHA
5. **Debtor Account** - IBAN is mandatory, currency is optional
6. **Creditor Agent** - BIC or creditor agent name, charge bearer and creditor address are mandatory for cross-border payments if creditor agent is outside EEA

Fields for payment initiation by product:

Payment Product	SCT EU Core	Target2 Paym. Core	Cross Border CT Core	HR Domestic	HR Domestic Instant	HR RTGS
<b>Data Element</b>						
<b>endToEndIdentification</b>	O	O	O	O <sup>1</sup>	O <sup>1</sup>	O
<b>debtorAccount</b>	M	M	M	M	M	M
<b>debtorId</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>ultimateDebtor</b>	O	N/A	N/A	O	O	N/A
<b>instructedAmount</b>	M	M	M	M	M	M
<b>currencyOfTransfer</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>exchangeRateInformation</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>creditorAccount</b>	M	M	M	M	M	M
<b>creditorAgent</b>	O	O	C	N/A	N/A	N/A
<b>creditorAgentName</b>	N/A	N/A	O	N/A	N/A	N/A
<b>creditorName</b>	M	M	M	M	M	M
<b>creditorId</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>creditorAddress</b>	O	O	C	O	O	O
<b>creditorNameAndAddress</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>ultimateCreditor</b>	O	N/A	N/A	O	O	N/A
<b>purposeCode</b>	O	N/A	N/A	O	O	O
<b>chargeBearer</b>	N/A	O	C	N/A	N/A	N/A
<b>serviceLevel</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>remittanceInformationUnstructured</b>	O	O	O	M	M	M
<b>remittanceInformationUnstructuredArray</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>remittanceInformationStructured</b>	O <sup>2</sup>	N/A	N/A	O <sup>2</sup>	O <sup>2</sup>	O <sup>2</sup>
<b>requestedExecutionDate</b>	O <sup>3</sup>	O <sup>3</sup>	O <sup>3</sup>	O <sup>3</sup>	O <sup>3</sup>	O <sup>3</sup>
<b>requestedExecutionTime</b>	N/A	N/A	N/A	N/A	N/A	N/A

Bulk payments scheme: SEPA.hr.pain01.03.xsd available at: <http://www.sepa.hr/upute-za-korisnike/shema-za-sepa-kreditni-transfer/>  
 Payment coverage will be automatically converted from available currencies applying exchange rate from actual exchange rate listed at <http://www.paba.hr/default.aspx?id=46>.

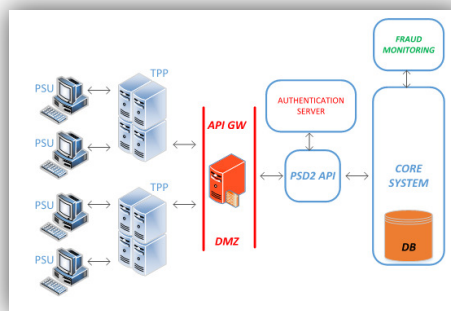
Payment transactions will be executed in accordance with Bank's Terms. Pending transactions without cover will be rejected after cut off time in accordance with Bank's Terms.

Terms are available at: <http://www.paba.hr/default.aspx?id=126>.

## ENVIRONMENT

Test environment: <https://psd2service.paba.hr>

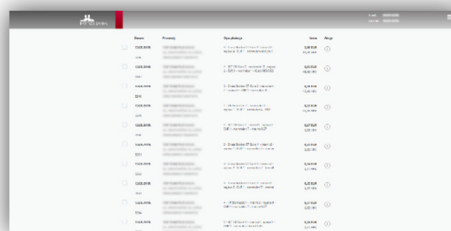
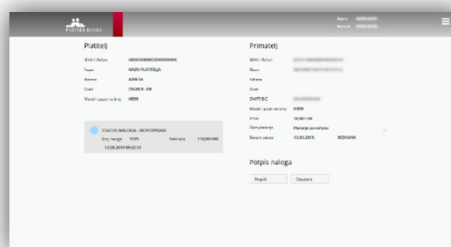
Production environment: <https://psd2.paba.hr>



## APPLICATION OF SCA

The Bank uses redirect method allowing for the PSU to use any of the credentials issued to it by the Bank.

After the PSU is redirected to the URL Bank provided, the user will have the same screen for signing as in the direct channels of the Bank. Upon signing the PSU will be redirected to the URL the TPP provided in the request.



The Bank uses SCA in all cases except:

- ▶ access by AISP without PSU being present up to 4 times on a given date in accordance with the PSU consent
- ▶ access by AISP with PSU being present in accordance with the PSU consent.

## EXEMPTION FROM MECHANISMS FOR OUTSTANDING CIRCUMSTANCES

The Bank applied for an exemption from the mechanisms for outstanding circumstances within the deadlines to obtain exemption by 14.09.2019.

## CONTACT INFORMATION

You can contact us on [psd2@paba.hr](mailto:psd2@paba.hr).

## KPI

The Bank will publish key performance indicators starting from 15.06.2019. on <https://e.paba.hr/tppapikpi/>.

## NOTICE

The Bank will support Berlin Group options and/or products as stated herein.

## PUBLISHING

This Overview was published on 14.06.2019.

PARTNER BANKA d.d. ZAGREB