

NextGenPSD2 Implementation Options

Id	Description	Characteristic	Decision
IO1	Mandate the TPP to sign requests on application level	-	NO
IO2	Supported Single Payment products	sepa-credit-transfers	YES
		instant-sepa-credit-transfers	NO
		target-2-payments	NO
		cross-border-credit-transfers	NO
		pain.001-sepa-credit-transfers	NO
		pain.001-instant-sepa-credit-transfers	NO
		pain.001-target-2-payments	NO
IO3	Supported Bulk Payment products	sepa-credit-transfers	NO
		instant-sepa-credit-transfers	NO
		target-2-payments	NO
		cross-border-credit-transfers	NO
		pain.001-sepa-credit-transfers	NO
		pain.001-instant-sepa-credit-transfers	NO
		pain.001-target-2-payments	NO
IO4	Supported Periodic Payment products	sepa-credit-transfers	YES
		instant-sepa-credit-transfers	NO
		target-2-payments	NO
		cross-border-credit-transfers	NO
		pain.001-sepa-credit-transfers	NO
		pain.001-instant-sepa-credit-transfers	NO
		pain.001-target-2-payments	NO
IO5	(on principle) Supported SCA Approaches	Redirect	YES
		OAuth2	NO
		Decoupled	NO
		Embedded	NO
IO6	OAuth2 required as a pre-step for PSU authentication	-	NO
IO9	Risk management regarding the offering of SCA methods via the XS2A-Interface	-	No requirements. Attica Bank is able to select the SCA Approach to be applied without a preceding PSU Authentication, PSU-Identification or Authentication Method Selection
IO10	Transaction fees transported via the XS2A-Interface	-	NO
IO11	Supported SCA Methods	-	SMS_OTP, CHIP_OTP
IO12	Configuration of supported SCA methods – applicable SCA Approaches	-	Redirect: SMS_OTP, CHIP_OTP
IO14	Authentication Requirements for the Decoupled SCA Approach	-	n.a.
IO15	PSU-ID required in message	Payment Initiation Request	NO
		AccountInformationConsentRequest	NO
		Signing Basket	NO
IO16	PSU-ID-Type required in message	Payment Initiation Request	NO
		AccountInformationConsentRequest	NO
		Signing Basket	NO
IO17	Support of multicurrency accounts	-	NO
IO18	Representation of an account	Accounts are represented by the IBAN	YES
IO19	PSU-Corporate-ID required in message, if a corporate account is affected	Payment Initiation Request	NO
		AccountInformationConsentRequest	NO
		Signing Basket	NO
IO20	PSU-Corporate-ID-Type required in message, if a corporate account is affected	Payment Initiation Request	NO
		AccountInformationConsentRequest	NO
		Signing Basket	NO
IO21	Support of future dated payments	-	YES
IO22	Support of SCA exemption	if creditor account belongs to PSU	NO
		if creditor is on a whitelist of the PSU	NO
		if instructed amount does not exceed a certain limit	NO
IO23	Support of sessions (combination of AIS and PIS)	-	NO
IO25	Grouping restrictions for Signing Baskets	Individual payments for the same product allowed	NO

		Individual payments for various products allowed	NO
		Individual payments and payments requiring Multilevel SCA allowed for the same product	NO
		Individual payments and payments requiring Multilevel SCA allowed for various products	NO
		Individual payments for the same product and Consent Establishment allowed	NO
		Individual payments for various products and Consent Establishment allowed	NO
		Individual payments and payments requiring Multilevel SCA for the same product and Consent Establishment allowed	NO
		Individual payments and payments requiring Multilevel SCA for various products and Consent Establishment allowed (no restrictions)	NO
IO26	SCA required for Payment Cancellation	-	YES
IO27	Multi level SCA supported for Use Cases	Payment Initiation	NO
		Consent Establishment	NO
		Signing Baskets	NO
		Payment Cancellation	NO
IO30	Support of optional account Information access rights	all PSD2 related services for all accounts	NO
		only access rights in request, accounts handled between PSU and ASPSP afterwards	NO
		list of available accounts	NO
		list of available accounts with balances	NO
IO31	Support of formats for account information. Remark: TPPs may only request the format on data type level (xml, json, text). The ASPSP will determine the format in the response.	XML: camt.052	NO
		XML: camt.053	NO
		XML: camt.054	NO
		JSON	YES
		Text: MT942	NO
		Text: MT940	NO
IO32	Support of optional Endpoints for AIS <ul style="list-style-type: none"> accounts?withBalance accounts/{account-id}?withBalance accounts/{account-id}/transactions?withBalance accounts/{account-id}/transactions/{transactionId} 	accounts?withBalance	reject request
		accounts/{account-id}?withBalance	reject request
		accounts/{account-id}/transactions?withBalance	reject request
		accounts/{account-id}/transactions/{transactionId}	reject request
IO33	Support of optional (values of) query parameters for AIS	entryReferenceFrom	NO
		bookingStatus=pending	NO
		bookingStatus=both	NO
		deltaList	NO
IO34	Support of Balance Types	openingBooked052	NO
		expected	YES
		interimAvailable	YES
		forwardAvailable	NO
		nonInvoiced	NO
		closingBooked	YES
IO35	Conditions for delivery of a transaction list directly in the Response	Always	YES
		Never	NO
IO36	Conditions for delivery of a transaction list as a separate download with only a link in the response	Always	NO
		Never	YES
IO38	Implicit start of transaction authorisation supported		YES
IO39	API steering links of type "startAuthorisationWith..." supported (i.e. creation of authorisation sub-resources and delivery of missing data at the same time supported)		NO
IO40	PSU Authentication data delivered via the XS2A-Interface (Embedded Approach) shall be encrypted at application level		NO
IO41	Access to Multi-currency Account Details	Available Values are: <ul style="list-style-type: none"> Not Applicable (IO17=false) Aggregation level Sub-Account Level Aggregation Level and Sub-Account Level 	Not Applicable
IO42	Card Number supported to identify sub-accounts		NO
IO43	Support of payment Cancellation per payment product	payments/sepa-credit-transfers	YES
		payments/instant-sepa-credit-transfers	NO
		payments/target-2-payments	NO
		payments/cross-border-credit-transfers	NO
		payments/pain.001-sepa-credit-transfers	NO
		payments/pain.001-instant-sepa-credit-transfers	NO
		payments/pain.001-target-2-payments	NO
		payments/pain.001-cross-border-credit-transfers	NO
		bulk-payments/sepa-credit-transfers	NO

		bulk-payments/instant-sepa-credit-transfers	NO
		bulk-payments/target-2-payments	NO
		bulk-payments/cross-border-credit-transfers	NO
		bulk-payments/pain.001-sepa-credit-transfers	NO
		bulk-payments/pain.001-instant-sepa-credit-transfers	NO
		bulk-payments/pain.001-target-2-payments	NO
		bulk-payments/pain.001-cross-border-credit-transfers	NO
		periodic-payments/sepa-credit-transfers	YES
		periodic-payments/instant-sepa-credit-transfers	NO
		periodic-payments/target-2-payments	NO
		periodic-payments/cross-border-credit-transfers	NO
		periodic-payments/pain.001-sepa-credit-transfers	NO
		payments/pain.001-instant-sepa-credit-transfers	NO
		periodic-payments/pain.001-target-2-payments	NO
		periodic-payments/pain.001-cross-border-credit-transfers	NO
IO44	Supported Formats of payment status response bodies for XML-based payments	XML	NO
		JSON	YES
IO45	Processing of regular (not instant) Payments	Batch booking or Realtime booking	Realtime booking
IO46	Permission of Requests for Account Data Reading with PSU initiated AIS and reference to a recurring consent. <ul style="list-style-type: none"> • YES (ASPSP accepts requests for PSU initiated AIS requests that refer to a recurring consent) • NO 		YES
IO47	Counting the frequency of AIS requests: <ul style="list-style-type: none"> • 'all': Each request (on a specific end-point) is counted. • 'cumulated': Frequency is counted in an accumulated way that will not be tested in testcases covered by this document (e.g. all requests within a given time frame are counted as one with regards to the frequency) 		all
IO48	Endpoint signing-baskets/{basketId} supported (Retrieve the content of a signing basket)		NO
IO49	Endpoint signing-baskets/{basketId}/status supported (Read the status of a signing basket)		NO
IO50	Payment cancellation after successful SCA possible		YES, only for FUTURE DATED and RECURRING PAYMENTS