

Implementer 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	YES
		target-2-payments	NO
		cross-border-credit-transfers	YES
		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	NO
		pain.001-sepa-credit-transfers	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
IO8	Support of TPP Messages on operational issues	-	YES
IO9	Risk management regarding the offering of SCA methods via the XS2A-Interface	-	PSU needs to be authenticated (either with a first relevant factor or an access token)
IO10	Transaction fees transported via the XS2A-Interface	only cross-border-credit-transfers	Yes
IO11	Supported SCA Methods	-	c.f. Table 'SCA method & approach (options)'

Implementer Options

ID	Description	Characteristic	Decision
IO12	Configuration of supported SCA methods – applicable SCA Approaches	-	c.f. Table 'SCA method & approach (options)'
IO13	Configuration of supported SCA methods – TPP Redirect Preferred	-	c.f. Table 'SCA method & approach (options)'
IO14	Authentication Requirements for the Decoupled SCA Approach	-	Not applicable (e.g. Decoupled not supported)
IO15	PSU-ID required in message	Payment Initiation Request	NO
		AccountInformationConsentRequest	NO
		Payment Cancellation	Not Applicable
		Signing Basket	Not Applicable
IO16	PSU-ID-Type required in message	Payment Initiation Request	NO
		AccountInformationConsentRequest	NO
		Payment Cancellation	Not Applicable
		Signing Basket	Not Applicable
IO17	Support of multicurrency accounts	-	NO
IO18	Representation of an account	Accounts are represented by the IBAN (currently the only supported representation considered for tests)	YES
IO19	PSU-Corporate-ID required in message, if a corporate account is affected	Payment Initiation Request	Not Applicable
		AccountInformationConsentRequest	Not Applicable
		Payment Cancellation	Not Applicable
		Signing Basket	Not Applicable
IO20	PSU-Corporate-ID-Type required in message, if a corporate account is affected	Payment Initiation Request	NO
		AccountInformationConsentRequest	NO
		Payment Cancellation	Not Applicable
		Signing Basket	Not Applicable
IO21	Support of future dated payments	-	NO
IO22	Support of SCA exemption	if creditor account belongs to PSU	NO
		if creditor is on a whitelist of the PSU	Configurable, not fixed
		if instructed amount does not exceed a certain limit	Configurable, not fixed
		Transaction Risk Analyse	NO

Implementer Options

ID	Description	Characteristic	Decision
IO23	Support of sessions (combination of AIS and PIS)	-	NO
IO24	Support of PSU messages in relevant scenarios	Decoupled SCA initiated	NO
		SCA method chosen (Embedded)	NO
IO25	Grouping restrictions for Signing Baskets	Singning baskets for the same Payment product allowed (only individual payments)	NO
		Singning baskets for the various Payment products allowed (only individual payments)	NO
		Singning baskets for the same Payment product allowed (also payments with multi level SCA)	NO
		Singning baskets for the various Payment products allowed allowed (also payments with multi level SCA)	NO
		Singning baskets for Payments and Consent Establishment allowed (only individual payments)	NO
		Singning baskets for Payments and Consent Establishment allowed allowed (also payments with multi level SCA)	NO
IO26	SCA required for Payment Cancellation	-	Not Applicable
IO27	Multi level SCA supported for Use Cases	Payment Initiation	NO
		Consent Establishment	NO
		Signing Baskets	NO
		Payment Cancellation	NO
IO28	SCA approach supported for multi level SCA	Redirect	NO
		Embedded	NO
		Decoupled	NO
IO29	ASPSP enforces explicit start of authorisation	Redirect	YES
		Embedded	Not Applicable
		Decoupled	Not Applicable
IO30	Support of optional account Information access rights	all PSD2 related services for all accounts	YES
		only access rights in request, accounts handled between PSU and ASPSP afterwards	NO
		list of available accounts	YES
		list of available accounts with balances	YES

Implementer Options

ID	Description	Characteristic	Decision
IO31	Support of formats for account information	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	accounts?withBalance	supported, ignore parameter
		accounts/{account-id}?withBalance	supported, process parameter
		accounts/{account-id}/transactions?withBalance	supported, ignore parameter
		accounts/{account-id}/transactions/{resourceId}	process request
IO33	Support of optional (values of) query parameters for AIS	entryReferenceFrom	YES
		bookingStatus=pending	YES
		bookingStatus=information	YES
		bookingStatus=both	YES
		deltaList	NO
IO34	Support of Balance Types	openingBooked052	NO
		authorised	YES
		interimAvailable	NO
		forwardAvailable	NO
		nonInvoiced	NO
		closingBooked	YES
IO35	Conditions for delivery of a transaction list directly in the response		Always
IO36	Conditions for delivery of a transaction list as a separate download with only a link in the response		Never
IO37	Redirect after first SCA-Factor	Currently the test concept assumes that all ASPSPs will not demand "Redirect" as the SCA-Approach, when they already demanded (and received) a first SCA-factor via the XS2A-Interface. (Please confirm this assumption)	Not Applicable
IO38	Implicit start of transaction authorisation supported	-	Not Applicable

Implementer Options

ID	Description	Characteristic	Decision
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 Multicurrency Account Details		Not Applicable
IO42	Card Number supported to identify subaccounts		NO
IO43	Support of payment Cancellation per payment product	<u>Pre Authentication</u> - Supported Single Payment products o sepa-credit-transfers o instant-sepa-credit-transfers o target-2-payments o cross-border-credit-transfers o pain.001-sepa-credit-transfers o pain.001-instant-sepa-credit-transfers o pain.001-target-2-payments - Supported Bulk Payment products o sepa-credit-transfers o pain.001-sepa-credit-transfers - Supported Periodic Payment products o sepa-credit-transfers o pain.001-sepa-credit-transfers	NO

Implementer Options

ID	Description	Characteristic	Decision	
IO43	Support of payment Cancellation per payment product	<u>After Authentication</u> - Supported Single Payment products o pain.001-sepa-credit-transfers - Supported Bulk Payment products o pain.001-sepa-credit-transfers - Supported Periodic Payment products o sepa-credit-transfers o pain.001-sepa-credit-transfers	NO	
		pain.001-cross-border-credit-transfers		NO
IO44	Supported Formats of payment status response bodies for XML-based payments	XML	NO	
		JSON	YES	
		BOTH	NO	
IO45	Processing of regular (not instant) Payments	Batch Booking	YES	
		Realtime Booking	NO	
IO46	Permission of Requests for Account Data Reading with PSU involvement and reference to a recurring consent.	YES, no restrictions (ASPSP accepts requests for account information with PSU involvement that refer to a recurring consent)	YES	
		NO (ASPSP denies requests for account information with PSU involvement)	Not Applicable	
		WITH RESTRICTIONS (Not completely defined in [XS2A-BP], therefore not completely analysed here)	Not Applicable	
IO47	Counting the frequency of AIS requests	Each request (on a specific end-point) is counted.	YES	
		Frequency is counted in an accumu-lated way (e.g. all requests within a given time frame are counted as one with regards to the frequency)	NO	
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	