

TPAY Requirements

PSD2

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1. Introduction

Document's purpose is to describe the documentation that will be uploaded in the API Console and how to access and use the Sandbox Libere service.

2. Interface Document

2.1 Exposed Services

This paragraph describes the different type of exposed services:

- **Payment**

ENDPOINTS/RESOURCES v.1	METHOD	DESCRIPTION
payments/ {payment-product}	POST	Initialization of a single payment {paymentId} with all the relevant details for the related product payment. This is the first step, in the API, to initiate a payment.
payments/ {payment-product}/ {paymentId}	GET	Retrieves the details of a initialized payment.
payments/{payment-product}/ {paymentId}/status	GET	Retrieves the payment status
{service}/{product}/{paymentId}/ authorisations	GET	Retrieves the list of authorizations of a payment resource
/ {service}/ {product}/ {paymentId}/ authorisations/ {authorisationId}	GET	Retrieves the status related to a specific authorization {authorisationId} of a specific {paymentId}

- **Account**

ENDPOINTS/RESOURCES v.1	METHOD	DESCRIPTION
accounts	GET	Retrieves accounts' information related to the consent that the PSU has realased to the TPP
accounts/{account-id}	GET	Retrieves the information related to the account {account-id}
accounts/{account-id}/balances	GET	Retrieves the detailed information on the account balance indicated
accounts/{account-id}/transactions	GET	Read transaction list of a given Account

- **Consent**

ENDPOINTS/RESOURCES v.1	METHOD	DESCRIPTION
consents	POST	Initialization of a consent resource to define the access request to specific information to one or more accounts of a PSU
consents/{consentId}	GET	Retrieves all the information related to a particular consent {consentId}
consents/{consentId}	DELETE	Cancel a consent {consentId}
consents/{consentId}/status	GET	Retrieves the status related to a particular consent {consentId}
/consents/{consentId}/ authorisations	GET	Retrieves the list of authorizations related to a particular consent {consentId}
consents/{consentId}/ authorisations /{authorisationId}	GET	Retrieves the status related to a particular authorization {authorisationId} of a specific consent {consentId}

- **Funds-Confirmations**

ENDPOINTS/RESOURCES v.1	METHOD	DESCRIPTION
funds-confirmations	POST	Verifies if a specific import is available at the moment of the request, related to a specific account of a card identified by an IBAN code.

2.2 Url Portal

Here below the URL to access to the Portals:

ABI	DESCRIPTION	URL CONSOLE
03025	TPAY	https://easybox-telepasspay-psd2.tst-obp.sia.eu/sapr

2.3 Preliminary Information

This paragraph, describes some detailed information for the Payment Institution of TPAY related to PSD2.

2.3.1 Obligoriness or not of PSU ID

PSU ID is not required by TPAY in the init phase. This value will be asked to the PSU during the SCA process.

2.3.2 Payment and Product Typologies Managed

This paragraph describes the payment and product typologies managed by TPAY.

PAYMENT CATEGORIES	PRODUCT PAYMENT TYPOLOGIES			
	SEPA CREDIT-TRANSFER (SCT)	ISCT***	TARGET-2-PAYMENTS	CROSSBORDER-CREDIT TRANSFERS
SINGLE PAYMENT PRODUCTS	OK	KO	KO	KO
BULK PAYMENT PRODUCTS*	KO	KO	KO	KO
PERIODIC/RECURRING PAYMENT PRODUCTS**	KO	KO	KO	KO

* **BULK PAYMENT PRODUCT:** Array of Single Payment, preceded by general payments information

** **PERIODIC/RECURRING PAYMENT PRODUCT:** The TPP can send a payment initialization, where the Start Date, Frequency or End Date are indicated

*** ISCT means **Instant Sepa Credit Transfer**

2.4 Resources Status

Here below the available status for the following resources:

2.4.1 SCA

Here below the available status for SCA process:

CODE	DESCRIPTION
scaMethodSelected	The PSU/TPP has selected the related SCA routine. If the SCA method is chosen implicitly since only one SCA method is available, then this is the first status to be reported instead of "received".
finalised	The SCA routine has been finalised successfully
failed	The SCA routine failed

2.4.1.1 SCA Approach: Implicit or Explicit

SCA Implicit refers to a payment initiation with multilevel SCA. The links directly associated with SCA, processing like "scaRedirect" or "scaOAuth", cannot be contained in the response message of a Payment Initiation Request for a payment, where multiple authorisations are needed.

CODE	SCA APPROACH
Payment Initiation - SCT	I
Consent Establishment	I

Where **I**= Implicit, **E**= Explicit

2.4.1.2 SCA Approach

The SCA Method is selected by the Bank. The choice of TPAY is in the following table:

SCA METHOD	STATUS
Redirect	OK
OAuth2	KO
Decoupled	KO
Embedded	KO

2.4.2 Consent

The TPAY Consent management has the follow features:

- Consent management available is Global;
- Validity Consent for 90 days;
- Possibility to manage in the TPP request the maximum number of access without the PSU (from 1 to 4).

Here below the available statuses for a Consent.

CODE	DESCRIPTION
RECEIVED	The request was correctly received
REJECTED	The request was rejected
VALID	The consent is valid
PARTIALLYAUTHORISED	The consent is due to a multi-level authorisation, some but not all mandated authorisations have been performed yet.
REVOKEDBYPSTU	The consent has been revoked by PSU.
EXPIRED	The consenti is expired
TERMINATEDBYTPP	The corresponding TPP, resolved consent by applying the DELETE method to the consensus resource.

2.4.3 Single Payment

Here below the statuses used by the ASPSP, in the initialization payment process:

STATUS CODE	NAME	DESCRIPTION
RCVD	RECEIVED	The request is correctly received
ACSC	ACCEPTEDSETTLEMENTCOMPLETED	The Booking Process, on debtor account, is successfully completed
ACSP	ACCEPTEDSETTLEMENTINPROCESS	The Booking Process, on debtor account, is on going
RJCT	REJECTED	The request was rejected

2.5 Data Model

Here below the Data Model of relevant resources:

2.5.1 Single Payment

Here below the payment JSON structure

NA = Non Applicable

- **SCT**

ELEMENT	TYPE	SCT	NOTE
endToEnd Identification	Max35Text	Optional	
debtorAccount (incl. type)	Account Reference	Optional	IBAN2007Identifier
debtorId	Max35Text	NA	
ultimateDebtor	Max70Text	NA	
instructedAmount (inc. Curr.)	Amount	Mandatory	Must be included between 0.01 and 999999999.99 (max 9 digits plus two decimals)
	Currency Code	Mandatory	only "EUR"
creditorAccount	Account Reference	Mandatory	
creditorAgent	BICFI	Optional	Necessary for SEPA operation, related to non-EU /EEA Countries (e.g.: Switzerland).
creditorAgentName	Max70Text	NA	Bank can continue to request this data SEPA operation, related to non-EU /EEA Countries (e.g.: Switzerland).
creditorName	Max70Text	Mandatory	

creditorId	Max35Text	NA	
creditorAddress	Address	Optional	
ultimateCreditor	Max70Text	NA	
purposeCode	Purpose Code	Optional	
chargeBearer	Charge Bearer	NA	
remittance Information Unstructured	Max140Text	Optional	
remittance Information Unstructured Array	Array of Max140Text	NA	
remittance Information Structured	Remittance	Optional	
requestedExecution Date	ISODate	Optional	
requestedExecution Time	ISODateTime	NA	

2.5.2 Balance

Here below, the relevant information returned upon a request of account balance

ATTRIBUTE	TYPE	CONDITION	DESCRIPTION	NOTE
balanceAmount	Amount	Mandatory		
balanceType	Balance Type	Mandatory		closingBooked interimAvailable
creditLimitIncluded	Boolean	Optional	A flag indicating if the credit limit of the corresponding account is included in the calculation of the balance, where applicable.	False/True

2.5.3 Balance Type

Here below the Balance Type managed:

TYPE	DESCRIPTION
closingBooked	<p>Balance of the account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period.</p> <p>For card-accounts, this is composed of</p> <ul style="list-style-type: none">□ invoiced, but not yet paid entries
interimAvailable	<p>Available balance calculated in the course of the account 'servicer's business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified.</p> <p>For card-accounts, this is composed of</p> <ul style="list-style-type: none">• invoiced, but not yet paid entries,• not yet invoiced but already booked entries

2.5.4 Transactions

In the first access, if any value has been sent in the field dateFrom, the response will contain all the transactions.

Here below, the relevant information returned by the Bank, after a transaction request:

Attribute	Type	Condition	Description
bookingDate	ISODate	Optional	The Date when an entry is posted to an account on the ASPSPs books.
valueDate	ISODate	Optional	The Date at which assets become available to the account owner in case of a credit

transactionAmount	Amount	Mandatory	The amount of the transaction as billed to the account.
exchangeRate	Array of Exchange Rate	Optional	
remittance Information Unstructured	Max140Text	Optional	
_links	Links	Optional	The following links could be used here: first, last, next, previous

2.5.5 Account Details

Here below the relevant details of an account response:

Attribute	Type	Condition	Description
resourceId	String	Conditional	This is the data element to be used in the path when retrieving data from a dedicated account. This shall be filled, if addressable resource are created by the ASPSP on the /accounts endpoint.
iban	IBAN	Optional	This data element can be used in the body of the Consent Request Message for retrieving account access consent from this payment account
currency	Currency Code	Mandatory	Account currency
product	Max35Text	Optional	Product Name of the Bank for this account, proprietary definition
bic	BICFI	Optional	The BIC associated to the account.
usage	Max140 Text	Optional	Specifies the usage of the account, example <ul style="list-style-type: none"> - PRIV: private personal account - ORGA: professional account

3. Sandbox Libere Service

3.1 Access

Sandbox Libere is the TPAY Open Banking solution that gives the possibility to the TPP to execute test calls to the PSD2 service.

For the access is not necessary a specific certificate, the TPP just need to fill in the Request Form (attached in the Documents section, "Sandbox Libere – Registration and Request Form") and send it to the ASPSP Help Desk (to check the ASPSP website) with the following information:

- ✓ TPP Name;
- ✓ Username (to use for the login);
- ✓ TPP email address (to use for the account validation).

After that, the Help Desk will contact directly the TPP and will communicate the password account and the univocal "user_key" that will be the authentication way for the Sandbox Libere calls (instead of the certificate). This value must be set as Query Parameter.

In this way the TPP will be qualified to the access and will be able to do the tests and to know how the PSD2 service works.

3.2 Technical details and Documents

Inside of the bank API Portal is possible to find all the necessary information for all the Open Banking operations.

In the left side of the homepage, clicking on "Servizi" section, it will appear in the center of the page the dedicated package for the bank.

Clicking on the package it will appear the configuration of the services and, in particular, in the label "Sandbox" at the top, the specifications and rules for each API (you just need to do a double click in the desired one).

Moreover, at the top of the page in the Documentazione label, you can find and download the swagger file with the whole Open Banking solution.