apoBank XS2A

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	NO
		pain.001-sepa-credit-transfers	YES
		pain.001-instant-sepa-credit-transfers	NO
		pain.001-target-2-payments	NO
		pain.001-cross-border-credit-transfers	NO
		DTAZV cross-border-credit-transfer	YES
IO3	Supported Bulk 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	YES
		pain.001-instant-sepa-credit-transfers	NO
		pain.001-target-2-payments	NO
		pain.001-cross-border-credit-transfers	NO
		DTAZV cross-border-credit-transfer	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
		pain.001-cross-border-credit-transfers	NO
		[to be defined by ASPSP]	NO
IO5	(on principle) Supported SCA Approaches	Redirect	NO
		OAuth2	NO
		Decoupled	YES
		Embedded	YES
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 (i.e. the ASPSP is able to select the SCA Approach to be ap-plied without a preceding PSU Authen-tication, PSU-IDentification or Authenti-cation Method Selection)
IO10	Transaction fees transported via the XS2A-Interface	-	NO
IO11	Supported SCA Methods	-	c.f. Table 'SCA method & approach (options)'
IO12	Configuration of supported SCA methods – applicable SCA Approaches	-	
IO13	Configuration of supported SCA methods – TPP Redirect Preferred	-	
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	NO
IO16	PSU-ID-Type required in message	Payment Initiation Request	NO
		AccountInformationConsentRequest	NO
		Payment Cancellation	NO
		Signing Basket	NO
IO17	Support of multicurrency accounts	-	NO
IO18	Representation of an account	**Accounts are represented by the IBAN** (currently the only supported represantation considered for tests)	YES
IO19	PSU-Corporate-ID required in message, if a corporate account is affected	Payment Initiation Request	NO
		AccountInformationConsentRequest	NO
		Payment Cancellation	NO
IO20	PSU-Corporate-ID-Type required in message, if a corporate account is affected	Payment Initiation Request	NO
		AccountInformationConsentRequest	NO
		Payment Cancellation	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
		90 days	YES
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	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
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 re-sponse.	XML: camt.052	NO
		XML: camt.053	NO
		XML: camt.054	NO
		JSON	YES
		Text: MT942	YES
		Text: MT940	YES
IO32	Support of optional Endpoints for AIS	accounts?withBalance	YES
		accounts/{account-id}?withBalance	YES
		accounts/{account-id}/transactions?withBalance	NO
		accounts/{account-id}/transactions/{transactionId}	NO
IO33	Support of optional (values of) query parameters for AIS	entryReferenceFrom	NO
		bookingStatus=pending	YES
		bookingStatus=information	YES
		bookingStatus=booked	YES
		deltaList	NO
IO34	Support of Balance Types	openingBooked052	NO
		expected	NO
		interimAvailable	NO
		forwardAvailable	YES
		nonInvoiced	NO
		closingBooked	YES
IO35	Conditions for delivery of a transaction list directly in the Response		**To be documented by the ASPSP (e.g. "always" or "if the size of the transaction list does not exceed 1 GB")**
		Always	YES
		Never	NO
		Condition 1 by ASPSP	NO
		…	NO
IO36	Conditions for delivery of a transaction list as a separate download with only a link in the response		**To be documented by the ASPSP (e.g. "never"or "if the size of the transaction list does exceed 1 GB")**
		Always	NO
		Never	YES

		Condition 1 by ASPSP	NO
		…	NO
IO38	Implicit start of transaction authorisation supported		NO
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)		YES
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: • Not Applicable (IO17=false) • Aggregation level • Sub-Account Level • Aggregation Level and Sub-Account Level	Aggregation Level and Sub-Account Level
IO42	Card Number supported to identify sub-accounts		YES
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	YES
		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	YES
		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	YES
		JSON	YES
IO45	Processing of regular (not instant) Payments	Batch booking or Realtime booking	Batch booking
IO46	Permission of Requests for Account Data Reading with PSU initiated AIS and reference to a recurring consent. • YES (ASPSP accepts requests for PSU initiated AIS requests that refer to a recurring consent) • NO		YES
IO47	Counting the frequency of AIS requests: • 'all': Each request (on a specific end-point) is counted. • 'cummulated': (e.g. all requests within a given time frame are counted as one with regards to the frequency)		all