

TARGOBANK AG

Id	Description	Characteristic	Decision
IO1	Mandate the TPP to sign requests on application level	-	NO
IO2	Supported Single Payment products If a product is not supported, the ASPSP has two options: Decline the PIS request directly or decline only during SCA.	sepa-credit-transfers	Product supported
		instant-sepa-credit-transfers	Product supported
		target-2-payments	Product not supported, PIS request declined
		cross-border-credit-transfers	Product not supported, PIS request declined
		pain.001-sepa-credit-transfers	Product not supported, PIS request declined
		pain.001-instant-sepa-credit-transfers	Product not supported, PIS request declined
		pain.001-target-2-payments	Product not supported, PIS request declined
		pain.001-cross-border-credit-transfers	Product not supported, PIS request declined
		dtazv-cross-border-credit-transfers	Product supported
IO3	Supported Bulk Payment products	sepa-credit-transfers	Product not supported, PIS request declined
		instant-sepa-credit-transfers	Product not supported, PIS request declined
		target-2-payments	Product not supported, PIS request declined
		cross-border-credit-transfers	Product not supported, PIS request declined
		pain.001-sepa-credit-transfers	Product not supported, PIS request declined
		pain.001-instant-sepa-credit-transfers	Product not supported, PIS request declined
		pain.001-target-2-payments	Product not supported, PIS request declined
		pain.001-cross-border-credit-transfers	Product not supported, PIS request declined
		dtazv-cross-border-credit-transfers	Product not supported, PIS request declined
IO4	Supported Periodic Payment products	sepa-credit-transfers	Product supported
		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
		dtazv-cross-border-credit-transfers	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 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	-	c.f. Table 'SCA method & approach (options)'
IO12	Configuration of supported SCA methods – applicable SCA Approaches	-	
IO14	Authentication Requirements for the Decoupled SCA Approach	-	One Factor Authentication via the XS2A-Interface required
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 (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	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	YES
		if creditor is on a whitelist of the PSU	YES
		if instructed amount does not exceed a certain limit	NO
		[additional line for potential further conditions]	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	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	YES
		XML: camt.053	NO
		XML: camt.054	NO
		JSON	NO
		Text: MT942	NO
		Text: MT940	NO
IO32	Support of optional Endpoints for AIS For each of the following optional combinations of endpoints and parameter: • accounts?withBalance • accounts/{account-id}?withBalance • accounts/{account-id}/transactions?withBalance the ASPSP may: • reject the request entirely (i.e. parameter not supported) • process the request ignoring the parameter ?withBalance • process the request and also process the parameter ?withBalance For the endpoint • accounts/{account-id}/transactions/{transactionId} the ASPSP may: • reject the request entirely • process the request	accounts?withBalance	supported, process parameter
		accounts/{account-id}?withBalance	not supported, reject request
		accounts/{account-id}/transactions?withBalance	not supported, reject request
		accounts/{account-id}/transactions/{transactionId}	process request
IO33	Support of optional (values of) query parameters for AIS	entryReferenceFrom	NO
		bookingStatus=pending	NO
		bookingStatus=both	NO
		bookingStatus=information	YES
		deltaList	NO
IO34	Support of Balance Types	openingBooked052	NO
		expected	YES
		interimAvailable	YES
		forwardAvailable	NO
		nonInvoiced	NO
		interimBooked	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	Always	NO
		Never	YES
		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	YES
		Never	NO
		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: <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 (Since the Implementation Guide covers only payment cancellation after successful SCA, for non periodic payments, only future dated payments are applicable. This means, for non periodic payments, instant payments are not cancellable. The special cases of cancellation of payments where the account is not covered or before SCA is performed are not covered.)	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		
periodic-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 JSON	NO 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. <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
IO51	Revocation of Consent outside the XS2A interface possible		YES
IO52	Support of Payment Initiations in Foreign currency Remark: If an ASPSP offers Payment Initiation in foreign currency via the user interface, it must also be supported on the XS2A interface.		Foreign currency in PIS request supported
IO53	Will the ASPSP decline a Consent Request with contradictory information on accounts and customers	YES NO (Consent Establishment must be prohibited during SCA)	YES
IO54	Does the ASPSP support AIS requests for the account owner name	A: YES without extension of the consent model B: YES with extension of the consent model C: NO	YES without extension of the consent model
IO55	For designated PSUs an additional password is required to finalise PSU Authentication in the Embedded or Decoupled SCA Approach		NO
IO56	Support of Value "allAccountsWithOwnerName" <ul style="list-style-type: none"> • In Element "availableAccounts" of a consent 	availableAccounts	YES
		availableAccountsWithBalance	NO

	request • In Element "availableAccountsWithBalance" of a consent request • In Element "allPsd2" of a consent request	allPsd2	YES
IO57	Authorisation Confirmation required after Redirect / OAuth SCA		NO