



Berlin Group NextGenPSD2

Changelog

PSD2 Compliance Berlin Group - Changelog 1.11.0

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Introduction

The new version published is following the international Berlin Group NextGenPSD2 standard, version 1.3. This version contains the addition of a new feature of providing account owner name along with the account details which is captured during consent creation.

Please note that the version in the URL will not change, the "v1" will be kept in all existing URLs.

Account Information Service - AIS

The following changes have been done for the AIS flow:

- Account Owner Information feature is now managed with the consent creation and retrieval flow.
- Access field of consent has been modified to accept the new tag `additionalInformation`. This `additionalInformation` tag is used to identify if the account owner details need to be presented during the account retrievals.
- If the consent is created with this tag `additionalInformation` then this consent can be used to fetch the account owner details , `ownerName` in GET `/accounts` and GET `/accounts/{id}` calls.

The previous version of access:

```
"access": {
  "accounts": [
    {
      "iban": "23423542352345423"
    }
  ],
  "balances": [
    {
      "iban": "23423542352345423"
    }
  ],
  "transactions": [
    {
      "iban": "34313313534543543"
    }
  ]
}
```

The current version of Access field

```

"access": {
  "accounts": [
    {
      "iban": "23423542352345423"
    }
  ],
  "balances": [
    {
      "iban": "23423542352345423"
    }
  ],
  "transactions": [
    {
      "iban": "34313313534543543"
    }
  ],
  "additionalInformation": {
    "ownerName": [
      {
        "iban": "BE90999000277532"
      },
      {
        "iban": "BE95999000736058"
      }
    ]
  }
}

```

Endpoints

The below endpoint is affected:

- **POST /consents**

1) Tpp send post consent for dedicated accounts with additionalInformation on his accounts.

POST data:

```

{
  "validUntil": "2020-09-26",
  "frequencyPerDay": 1,
  "recurringIndicator": true,
  "combinedServiceIndicator": false,
  "access": {
    "accounts": [
      {
        "iban": "BE20999000900756"
      },
      {
        "iban": "BE61999000925917"
      }
    ]
  }
}

```

```

    }
  ],
  "balances": [
    {
      "iban": "BE20999000900756"
    },
    {
      "iban": "BE61999000925917"
    }
  ],
  "transactions": [
    {
      "iban": "BE20999000900756"
    }
  ],
  "additionalInformation": {
    "ownerName": [
      {
        "iban": "BE20999000900756"
      },
      {
        "iban": "BE61999000925917"
      }
    ]
  }
}

```

2) Tpp send post consent for all Access with additional information

POST data:

```

{
  "validUntil" : "2020-09-26",
  "frequencyPerDay" : 1,
  "recurringIndicator" : true,
  "combinedServiceIndicator" : false,
  "access" : {
    "availableAccounts": "allAccountsWithOwnerName"
  }
}

```

3) Tpp send post consent with additional information when the account selected at the bankside

POST data:

```

{
  "validUntil": "2020-09-26",
  "frequencyPerDay": 1,
  "recurringIndicator": true,

```

```

"combinedServiceIndicator": false,
{
"validUntil": "2020-09-26",
"frequencyPerDay": 1,
"recurringIndicator": true,
"combinedServiceIndicator": false,
"access": {
  "accounts": [
  ],
  "balances": [
  ],
  "transactions": [
  ],
  "additionalInformation": {
    "ownerName": [
      ]
    }
  }
}
}

```

The below endpoint is affected:

- **GET /consents/{consentId}**
- Earlier we did not support the consent with the account owner details feature. With the current changes, consent can contain the new tag of additionalInformation. The consent created with this information can now be used to fetch the owner details while GET / accounts and GET /accounts/{id} calls.

response eg

```

{
  "access": {
    "additionalInformation": {
      "ownerName": [
        {
          "iban": "BE20999000900756"
        },
        {
          "iban": "BE61999000925917"
        }
      ]
    },
    "balances": [
      {
        "iban": "BE20999000900756"
      },
      {
        "iban": "BE61999000925917"
      }
    ]
  },

```

```

    "accounts": [
      {
        "iban": "BE20999000900756"
      },
      {
        "iban": "BE61999000925917"
      }
    ],
    "transactions": [
      {
        "iban": "BE20999000900756"
      }
    ]
  },
  "combinedServiceIndicator": false,
  "consentStatus": "received",
  "validUntil": "2020-09-27",
  "recurringIndicator": true,
  "lastActionDate": "2020-09-24",
  "frequencyPerDay": 1
}

```

The below endpoints are affected:

- **GET /accounts && GET /accounts/{accountId}**
- Earlier we did not support the account holder details like ownerName in the account retrieval calls. With this release, it is now possible to create a consent with the permission of providing ownerName in account retrieval calls. With this consent, the ownerName is provided along with the other account attributes in account retrieval calls.

response eg for **GET /accounts** -

```

{
  "accounts": [
    {
      "cashAccountType": "ODFT",
      "resourceId": "5ecf6929b90792000179a339",
      "ownerName": "Mr. Edward Johnson",
      "product": "Current account",
      "bban": "999000277532",
      "_links": {
        "balances": {
          "href": "\/v1\/accounts\/5ecf6929b90792000179a339\/balances"
        },
        "transactions": {
          "href":
            "\/v1\/accounts\/5ecf6929b90792000179a339\/transactions"
        }
      },
      "iban": "BE90999000277532",
    }
  ]
}

```

```

        "name": "Edward Johnson Current Account 2",
        "currency": "EUR"
    },
    {
        "cashAccountType": "ODFT",
        "resourceId": "5f3f83e233a0be403fab23d3",
        "ownerName": "Mr. Rohit Srivastva"
        "product": "Current account",
        "bban": "999000736058",
        "_links": {
            "balances": {
                "href": "\/v1\/accounts\/5f3f83e233a0be403fab23d3\/balances"
            }
        },
        "iban": "BE95999000736058",
        "name": "Cash Account",
        "currency": "EUR"
    }
]
}

```

response eg for **GET /accounts/{accountId}** -

```

{
  "accounts":
  {
    "cashAccountType": "ODFT",
    "resourceId": "5ecf6929b90792000179a339",
    "ownerName": "Mr. Edward Johnson"
    "product": "Current account",
    "bban": "999000277532",
    "_links": {
      "balances": {
        "href": "\/v1\/accounts\/5ecf6929b90792000179a339\/balances"
      },
      "transactions": {
        "href":
        "\/v1\/accounts\/5ecf6929b90792000179a339\/transactions"
      }
    },
    "iban": "BE90999000277532",
    "name": "Edward Johnson Current Account 2",
    "currency": "EUR"
  }
}

```