**POST** Finance
LUXEMBOURG

YOUR DAY-TO-DAY SERVICES
**PSD2 - API documentation**

## Introduction

The Payment Services Directive, or PSD2, requires financial institutions holding payment accounts for users of payment services (PSUs) to provide access to those accounts for various third party providers (TPPs), provided that these TPPs have been duly mandated by the customer in question.

These TPPs can provide the following services:

- **Account access service**: an online service that provides consolidated information about one or more payment accounts held by the PSU either with another PSP or with more than one PSP;

- **Payment initiation service**: a service consisting in initiating a payment order at the request of the PSU, concerning a payment account held with another PSP;

- **Fund availability information services**: a service consisting of immediate confirmation that the amount required to perform a payment transaction initiated by Card is available in the PSU account.

In order to allow these TPPs to provide these three types of services, the ASPSPs set up communication interfaces that are more commonly known as APIs, or *Application Programming Interfaces*.

POST Finance uses the services of LUXHUB to enable TPPs to access such information about its customers as is necessary in order to provide the payment initiation account information service and information on the availability of funds. LUX-HUB is a joint initiative of POST Finance, BCEE, BGL BNP Paribas and Banque Raiffeisen that aims to support the various parties involved in meeting the challenges and opportunities of PSD2.

The purpose of this document is to detail the technical specifications of the APIs used by POST Finance to enable TPPs to provide its customers with payment initiation and account access services, as set out in the Accompanying Document entitled PISP AISP Services.

TPPs have had access to a test environment that allowed them to test their connections to different APIs by means of test messages that do not contain any Personal Data. This test environment is what is known as a Sandbox.

TPPs can provide account access and payment initiation services to PSUs who hold an Account with POST Finance. The Personal Data exchanged are the PSUs' actual data, but only data that is essential and necessary for the provision of the service will be communicated to the TPPs.

## Who can access accounts and for which services?

Only TPPs with a licence from a competent authority of a Member State of the European Union may use POST Finance APIs. In order to register with POST Finance, TPPs must hold an eIDAS electronic certificate that specifies which types of information they may access. A certificate registry, the *Open Banking Europe directory*, is maintained by PRETA, a subsidiary of EBA Clearing. LUXHUB has signed an agreement with PRETA to access this registry and manage a Luxembourg copy of it.

The table below summarises what information authorised financial institutions may access:

**POST Luxembourg**
Adresse postale : POST Finance L-2997 Luxembourg / Tél. 8002 8004 ou +352 2424 8004 / Fax +352 40 78 37 / contact.finance@post.lu          www.post.lu
Bureaux et Siège : 20, rue de Reims L-2417 Luxembourg / RCS Luxembourg : J28 / TVA : LU 15400030

| | AISP licence | PISP licence | Banking licence | Card Issuing Licence (CBPII) |
|---|---|---|---|---|
| **Payment initiation service** | | ✓ | ✓ | |
| **Access to account balances** | ✓ | | ✓ | |
| **Access to transaction history** | ✓ | | ✓ | |
| **Fund availability certificate** | | ✓ | ✓ | ✓ |

## How does an API work?

- **Onboarding**

TPPs that wish to access POST Finance customer accounts must be logged in and authorised via LUXHUB.

TPPs wishing to use the LUXHUB API to serve POST Finance customers can create an account and authenticate themselves via their portals (enter https://developer.luxhub.com/ in your browser search URL). All management of TPPs will be performed via LUXHUB and not via POST Finance.

- **Authorisation**

POST Finance customer Accounts are protected against unauthorised access. TPPs should authenticate themselves via Oauth2.0 and have authorisation from the customer to access his/her POST Finance Accounts (within the limits of the authorisation granted to them by the customer in question).

- **Technical aspect**

The POST Finance APIs made available by LUXHUB are based on the model and standard of version 1.3 of the Berlin Group's NextGenPSD2 Framework. The Berlin Group is an institution that develops technical standards that focus on technical details and operational requirements.

The APIs are of the REST (Representational State Transfer) type and communicate via messages using the JSON (JavaScript Object Notation) standard. The model used for authentication by LUXHUB APIs accessing POST Finance is as follows:

  - Redirect SCA Approach

There are three types of HTTP messages that can be used via the APIs:

| | |
|---|---|
| **POST** | This type of message is sent to ask an entity to add a new resource |
| **GET** | This type of message is sent to access a resource (without any modification) |
| **DELETE** | This type of message is sent to delete resources |

# What are the various APIs available?

- **Payment initiation services**

This API allows PISPs to initiate and modify a payment request as well as to obtain information on the status of the Payment Transaction initiated. One way they can do this is via the following queries:

- Payment initiation request [POST]
- Obtain payment information [GET]
- Obtain the Strong Authentication status of a payment authorisation [GET]
- Obtain the Strong Authentication status of a payment cancellation authorisation [GET]
- Obtain the status of the payment initiation request [GET]

- **Fund availability confirmation service**

This API allows CBPIIs to request a status from the ASPSP regarding the availability of funds in an account in the context of initiating a Card payment made by the customer in question. The ASPSP will communicate the availability of funds via a very simplified message that will take the form of a "yes" or a "no". The only available query is:

- Confirmation of the fund request [POST]

- **Account information service**

This API allows AISPs to obtain information about the Account(s) of a POST Finance customer. The information available, subject to and within the limits of the authorisation granted by the customer in question, is as follows:

- Transaction report for a given Account
- Balance of a given Account
- A list of available Accounts
- Details of an Account given within the limits of the Law

One way to render this service is via the following queries:

- Obtain the list of Accounts with or without a balance once consent has been obtained from the customer [GET]
- Obtain the details, including the balance, of a given Account [GET]
- Obtain a list or report of Payment Transactions for a given Account [GET]
- Create Consent given by the customer for access rights to a given Account [POST]
- Delete Consent given by customer for specific access [DELETE]
- Obtain the status of the customer's Consent for access to Account information [GET]

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