

NISP-NL

Detailed elaboration of (sub-)workstreams constituting NISP-NL collaboration

Amsterdam
January 2019

Objective of this presentation is to elaborate and agree on planning for NISP-NL collaboration



- Recap on NISP-NL collaboration approach
- Recap on NISP-NL meeting 15-1
- Elaborate on goal, activities and deliverables for 2 workstreams of NISP-NL: 'testing' and 'evidence gathering'
- Detail planning of 2 workstreams, including sub-workstreams
- Define NISP-NL collaboration success factors

Table of contents

- Recap: NISP-NL collaboration
- NISP-NL project approach detailed
- Sub-workstreams detailed
- Overview NISP-NL touchpoints & deliverables
- Overview NISP-NL effort per participant
- NISP-NL project success factors

Table of contents

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Recap: BVN proposes Dutch platform under NISP-NL

Situation

- Members of BVN largely base their APIs on “NextGenPSD2” specification of the Berlin Group
- BVN has liaison role in NextGenPSD2 Implementation Support Project (NISP)
- National implementation support is done in NISP-NL

Aim of NISP-NL

- Facilitate smooth implementation of PSD2 API in the Netherlands, for both ASPSPs and TPPs

Who

- VBIN members, PI members of Betaalvereniging, other TPPs

Approach

Multi-stakeholder platform - involvement of existing and new TPPs is crucial for the success of NISP NL

- provide industry platform for TPP to discuss issues that surface in implementation process
- provide communications channel from the Dutch market to the NexGen PSD2 NISP
- discuss opportunities for harmonised approach in the Dutch market

Timeline & milestones

- *14 December 2018: kick-off NISP-NL platform*
- 15 January 2019: detail planning NISP-NL
- 14 March 2019: start ‘testing period’
- 14 June 2019: latest date to start ‘wide usage’ period
- 14 September 2019: RTS on SCA & CSC apply

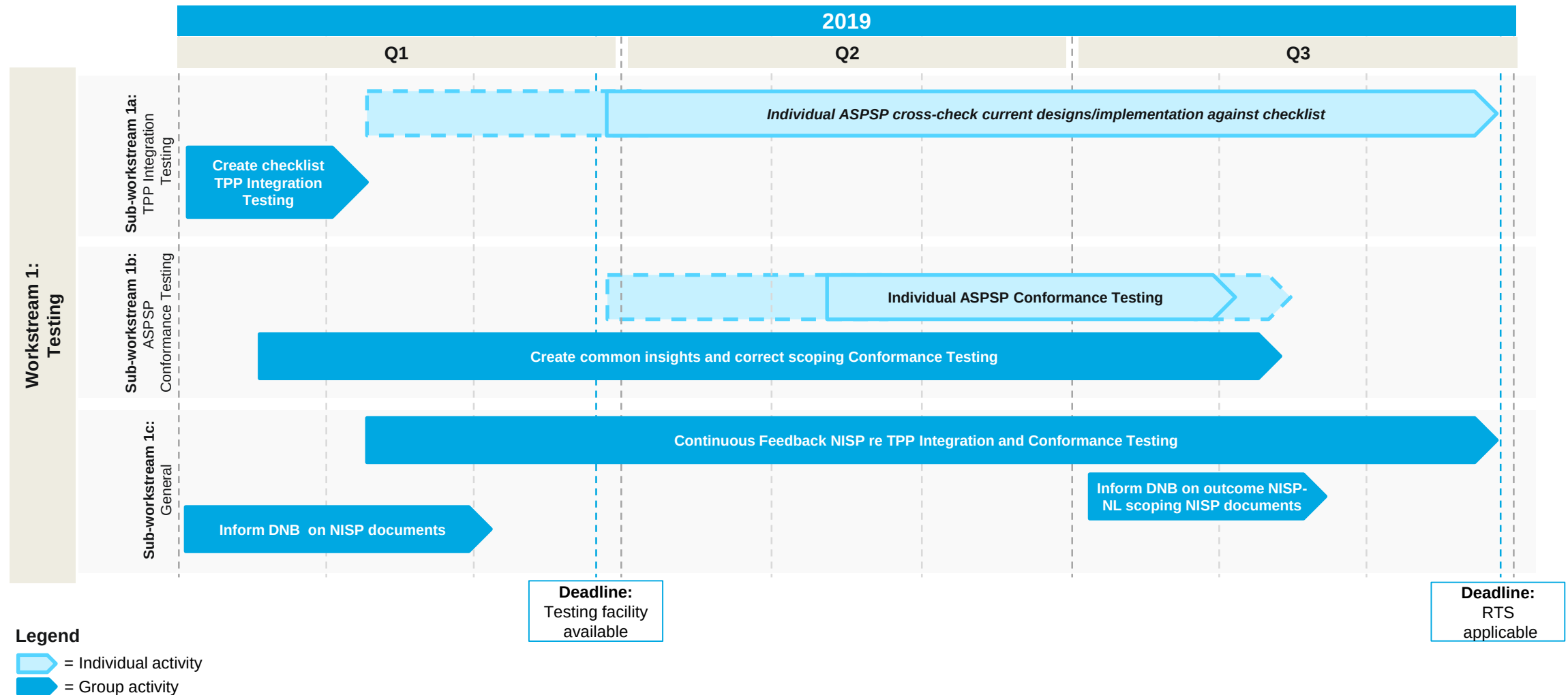
Table of contents

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Collaboration is proposed on two topics: ‘testing’ and ‘NCA evidence gathering’

Topic	Description	Goal
1 Testing	- NISP offers ‘conformance testing’ tool for ASPSP APIs, incl. test concept, test cases and requirements for test tools - NISP ‘conformance testing’ is not specifically designed for Dutch context - NISP specifies best practices for ASPSP’s testing facility for TPPs, however, ASPSPs decide individually on following these best practices	- Avoid duplication of ASPSPs effort by: - Jointly assessing NISP Conformance Testing implications for Dutch banks - Providing best practices and checklist for TPP Integration Testing
2 NCA evidence gathering	ASPSPs need to report to the NCA on wide array of topics, e.g.: - Service levels on availability and performance - Summary of results of stress test - Elaboration of methods of carrying out authentication procedures - Evidence that dedicated interface meets legal requirements - Summary of the results of market testing - Description of the usage of the dedicated interface - Evidence ASPSP has made all reasonable efforts to ensure wide usage - Information on resolution of problems	- Smoothen the exemption process for both ASPSPs and DNB by: - Defining templates and processes for ASPSP reporting obligations towards DNB - Coordinating implementation of both ASPSPs and TPPs

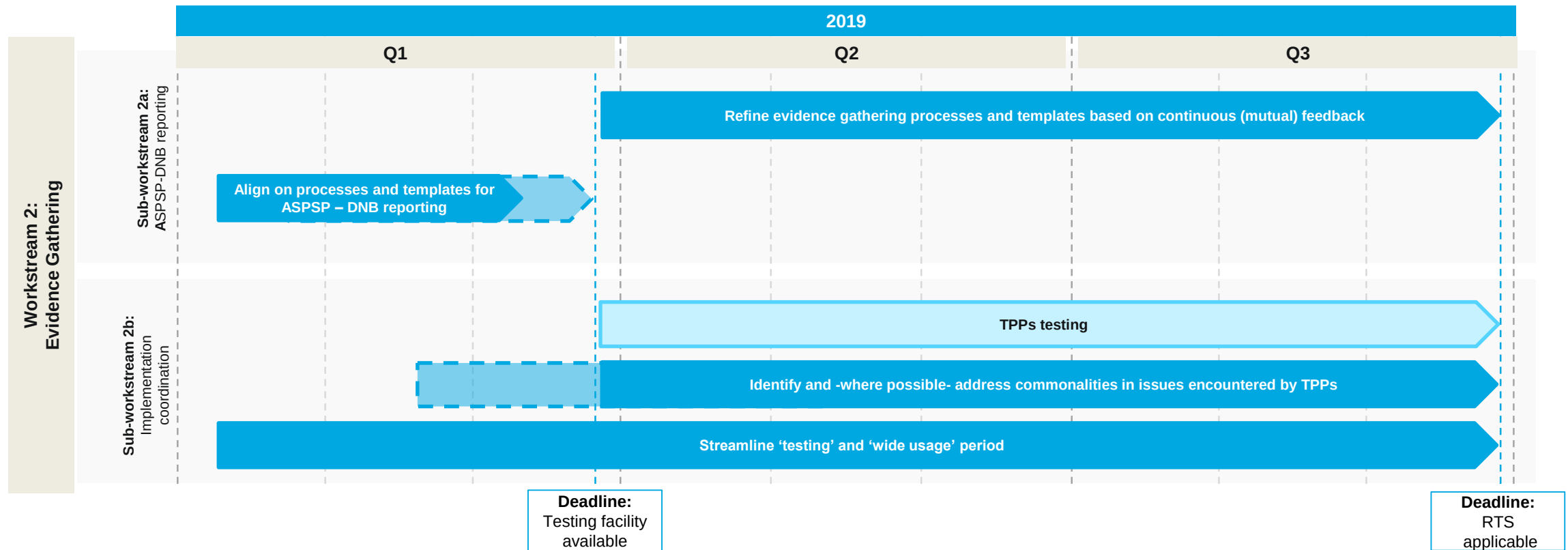
Testing workstream focuses on interpreting TPP Integration Testing and NISP ASPSP Conformance Testing documentation for Dutch ASPSPs



Activities and deliverables have been defined for 3 sub-workstreams to ensure successful testing by Dutch ASPSPs

	1a: TESTING – TPP INTEGRATION TESTING	1b: TESTING – CONFORMANCE TESTING	1c: TESTING – GENERAL
GOAL	Provide ASPSPs with checklist for compliant TPP Integration Testing facility	Support ASPSPs to interpret value of NISP Conformance Testing documentation, as input for requesting exemption to fall back obligation	Ensure alignment with relevant stakeholders for overall testing workstream
ACTIVITIES	• <i>Define checklist for TPP Integration Testing:</i> avoid duplication of ASPSPs effort by jointly creating overview of integration testing based on the RTS on SCA, the exemption GL, the EBA Opinion on implementation of RTS on SCA and NISP documentation, and determine what functionality and features are essential to include in testing facility to enable seamless and consistent experience for TPPs • Note: ASPSPs cross-check individually current designs/implementation against checklist	• <i>Create insights in and correctly scope NISP Conformance Testing:</i> avoid duplication of ASPSPs effort by jointly interpreting NISP Conformance Testing docs, determining applicability to Dutch context and including insights on NISP Conformance Testing documentation, which enables ASPSPs to better understand and perform Conformance Testing • Note: ASPSPs perform conformance test individually	• <i>Inform DNB on NISP documents and to what extent these apply to the Dutch ASPSP context:</i> ensure correct scoping, interpretation and understanding of NISP documents • <i>Provide continuous feedback to NISP regarding TPP Integration and Conformance testing:</i> ensure continuous improvement of NISP deliverables and as a result of that improve quality of Dutch ASPSP's NextGenPSD2 implementation
DELIVERABLES	1. Checklist TPP Integration Testing 2. Summary of NISP TPP Integration Testing recommendations	3. Insights in value NISP ASPSP Conformance Testing	4. NL applicability of NISP deliverables 5. Alignment DNB and market participants on scope NISP deliverables, including report-out

Evidence Gathering workstream aims at easing exemption process for both ASPSPs and NCA by defining reporting templates and processes



Legend

- Individual activity
- Group activity

Activities and deliverables have been defined for 2 sub-workstreams to ensure successful evidence reporting by Dutch ASPSPs

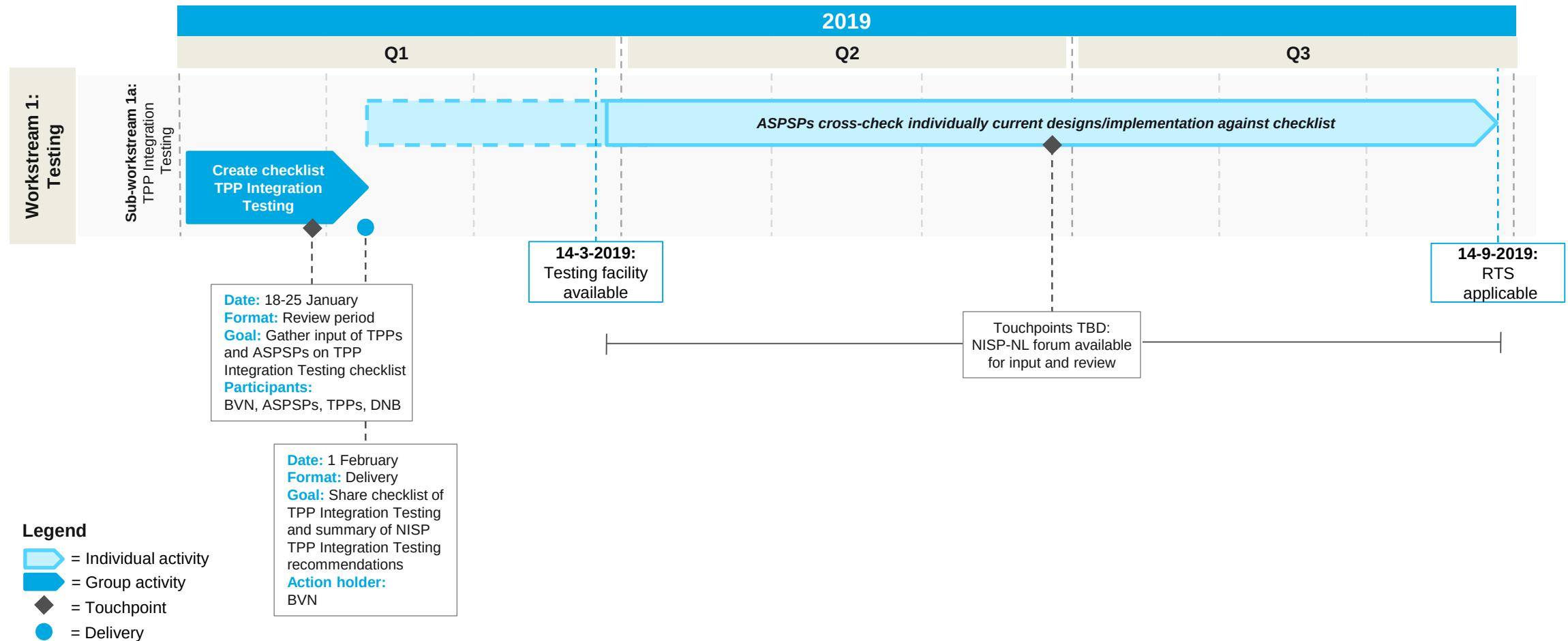
	2a: EVIDENCE GATHERING – ASPSP-DNB REPORTING	2b: EVIDENCE GATHERING – IMPLEMENTATION COORDINATION
GOAL	Define templates and processes for ASPSP reporting obligations* towards DNB	Ensure national coordination on implementation by ASPSPs
ACTIVITIES	• <i>Align on processes and define templates for ASPSP – DNB reporting:</i> agree on e.g. point of contact, timelines, touchpoints, response lead-times, hand-in deadlines, and develop common view on e.g. type of information, breath/ depth of information, document format/structure • <i>Refine evidence gathering templates and processes based on continuous (mutual) feedback:</i> periodically review current templates and processes in order to optimise both	• <i>Streamline ‘testing’ and ‘wide usage’ period:</i> engage in discussion on what ASPSPs will offer under PSD2 XS2A and how TPPs expect to test ASPSP’s interface. ASPSPs will offer information for TPPs on individual implementation timelines, to enable TPPs to optimally prepare for and utilise testing period, with wide coverage of ASPSPs dedicated interfaces • <i>TPP testing:</i> actual testing of ASPSPs dedicated interfaces by TPPs • <i>Identify commonalities in issues encountered by TPPs:</i> jointly identify and – where possible – address issues impacting both TPPs and ASPSPs, that TPPs report as a result of testing or production use of ASPSP’s dedicated interfaces
DELIVERABLES	1. Common processes ASPSP-DNB reporting 2. Common templates ASPSP-DNB reporting	3. Overview of TPP and ASPSP testing needs 4. Test coordination of dedicated interfaces among Dutch ASPSPs by TPPs

*Note: reporting pertains to all ASPSP reporting obligations following from the fallback exemption guidelines

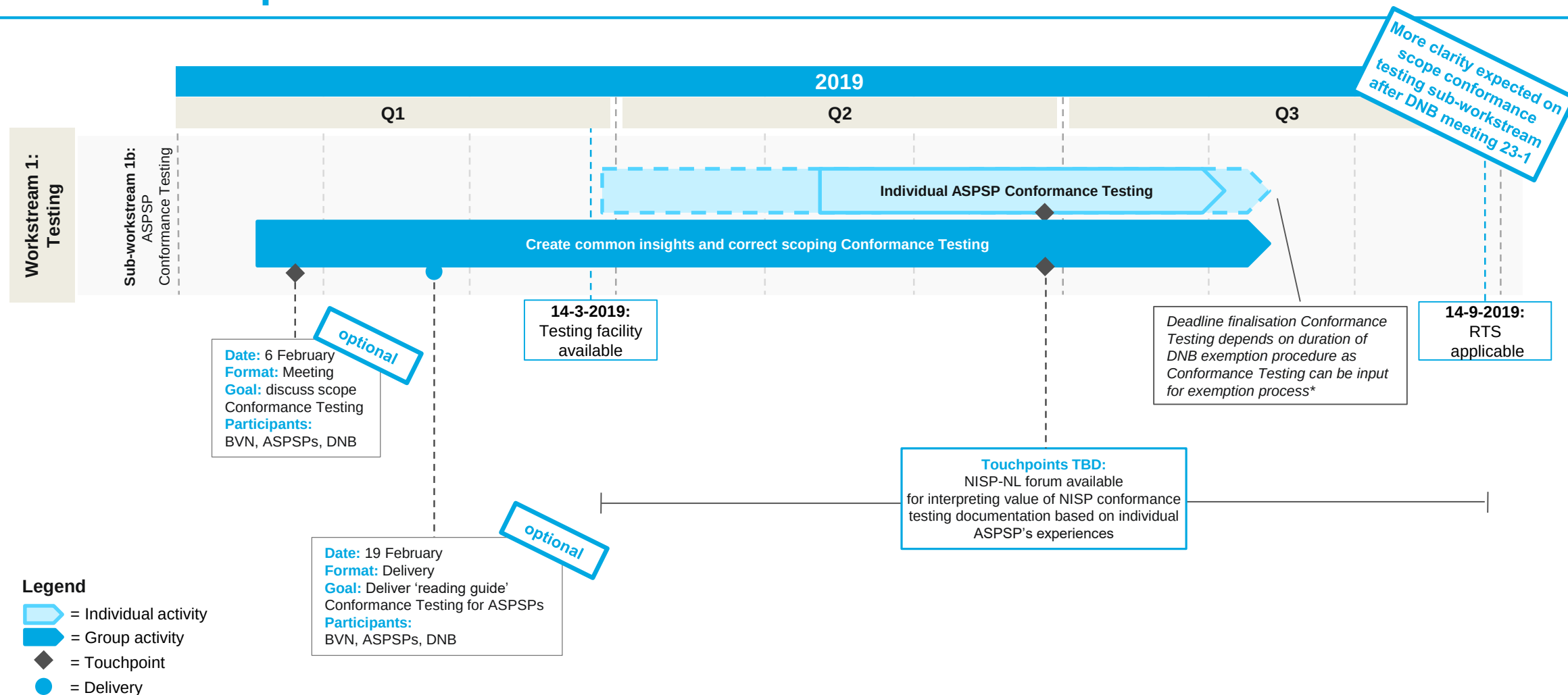
Table of contents

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Sub-workstream 1a provides checklist for ASPSP testing facility in February and enables individual ASPSPs to improve current TPP Integration Testing design

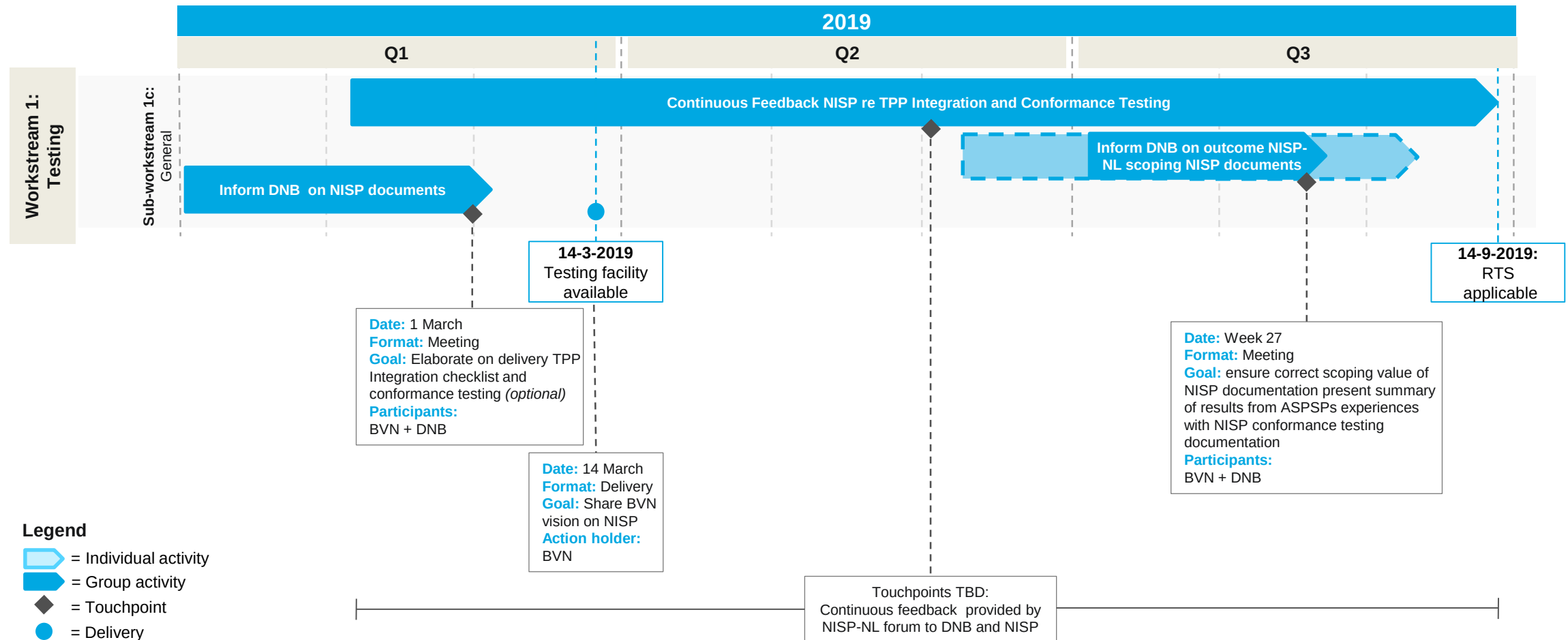


Sub-workstream 1b aims to interpret value of NISP conformance testing documentation by bundling individual ASPSP's experiences

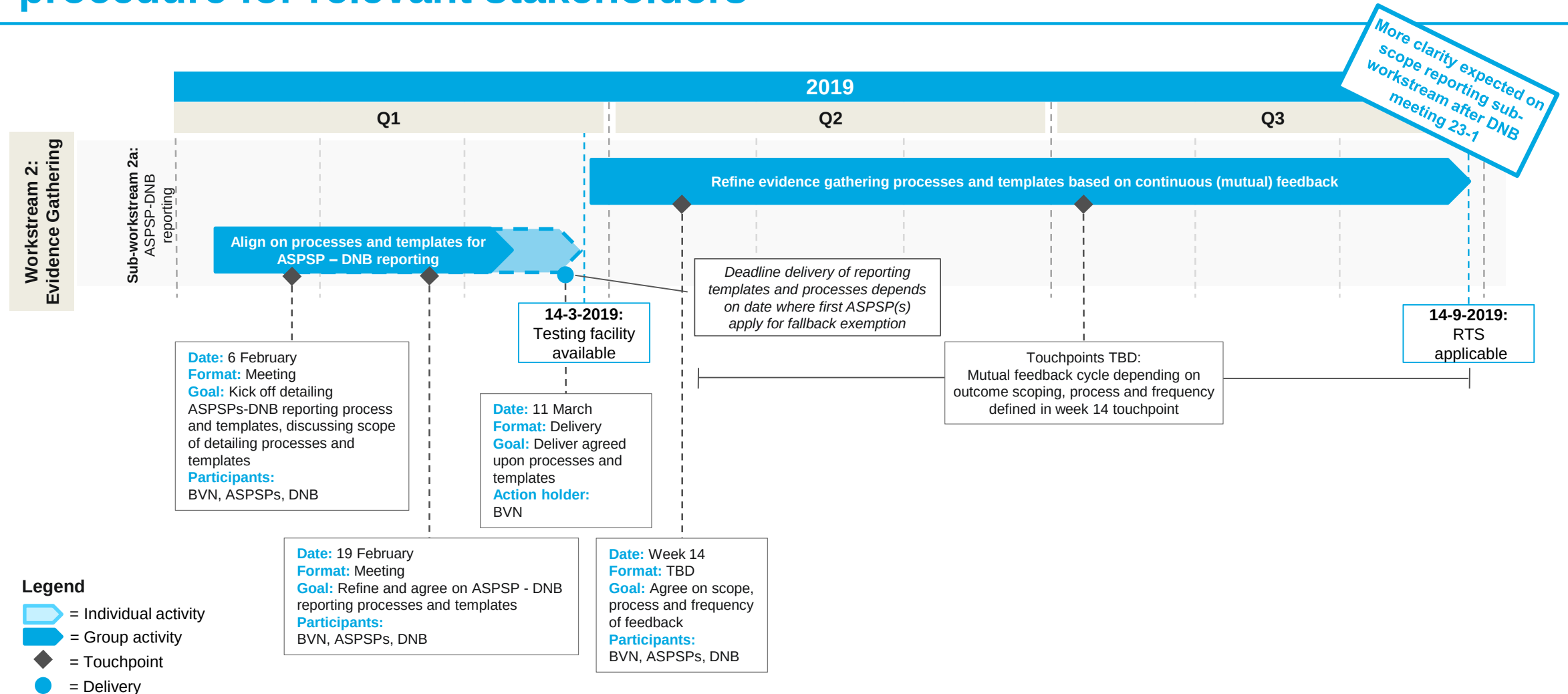


*Note: elaboration on exemption procedure provided by DNB on 23 January 2019

Sub-workstream 1c ensures correct scoping of NISP documentation followed by continuous feedback on NISP deliverables from February onwards



Sub-workstream 2a delivers defined templates and processes for ASPSP reporting to DNB in March and eases the exemption procedure for relevant stakeholders



*Note: further specification dependent on elaboration on exemption procedure by DNB on 23 January 2019

Sub-workstream 2b ensures streamlined testing period and consistent approach to identifying common issues on a regular basis for national coordination on implementation by ASPSPs

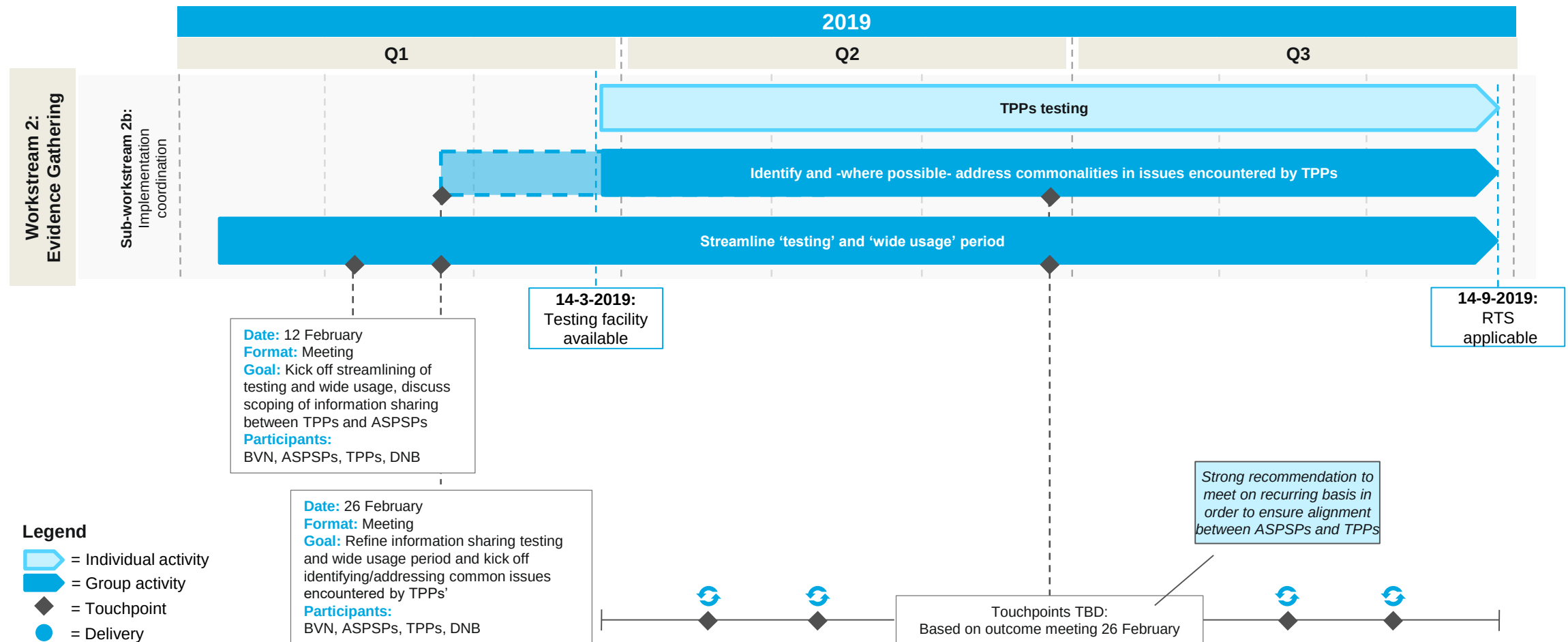
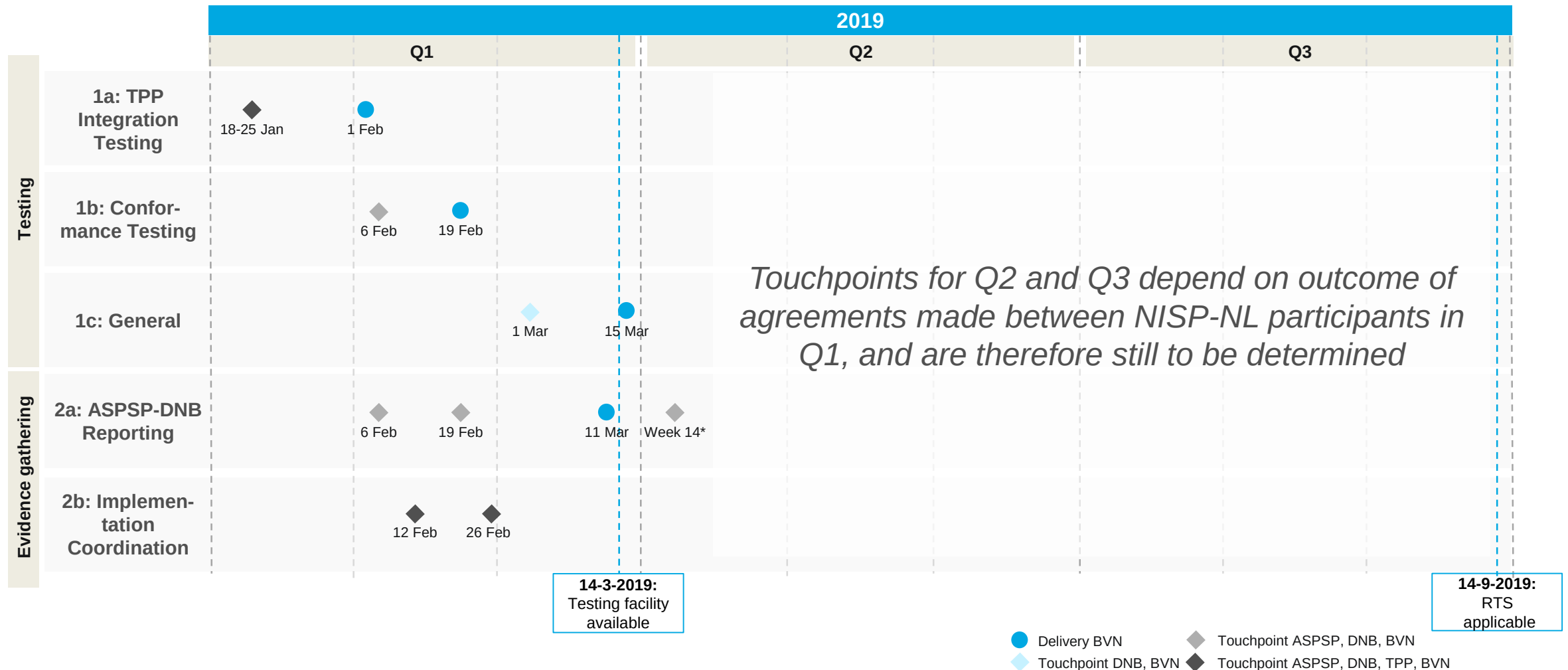


Table of contents

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Given stringent compliance deadlines, touchpoint frequency is skewed to Q1 with frequency in Q2 and Q3 depending on outcome of agreements in Q1

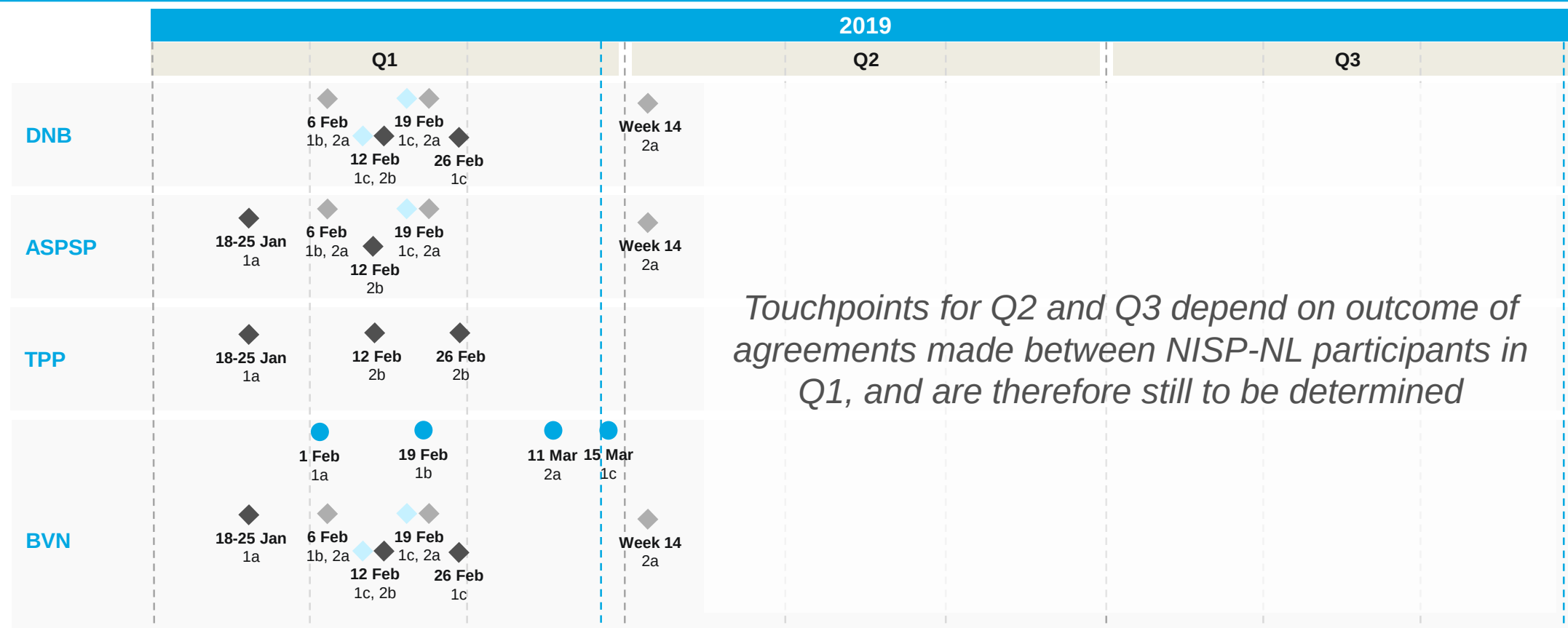


*Note: touchpoints to take place in week mentioned. Specific dates depend on availability of NISP-NL participants

Table of contents

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Overview NISP-NL effort per involved party



Sub-workstreams:

- 1a: Workstream Testing – TPP Integration Testing
- 1b: Workstream Testing – Conformance Testing
- 1c: Workstream Testing – General

14-3-2019:
Testing facility
available

- 2a: Workstream Evidence Gathering – ASPSP-DNB Reporting
- 2b: Workstream Evidence Gathering – Implementation Coordination

- Delivery BVN
- ◆ Touchpoint DNB, BVN
- ◆ Touchpoint ASPSP, DNB, BVN
- ◆ Touchpoint ASPSP, DNB, TPP, BVN

14-9-2019:
RTS
applicable

Table of contents

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NISP-NL collaboration success factors are twofold

What do you gain from the NISP-NL collaboration

- **Expertise**
 - BVN has up-to-date information on relevant trends and developments pertaining to PSD2 XS2A compliance
- **Knowledge and experience sharing**
 - Participants can learn from each other's experience regarding XS2A implementation and BVN will share available documents, knowledge and insights
- **Process facilitation**
 - BVN will facilitate the NISP-NL processes where applicable

What do you bring to NISP-NL collaboration?

- **Your view**
 - NISP-NL facilitates that all participants can share their view on the different topics at hand
- **Your expertise**
 - At different moments, the BVN will ask for your review on content, either face-to-face or by reviewing documents
- **Your experience**
 - NISP-NL provides a platform where you can share your experiences with the XS2A implementation

NISP-NL

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