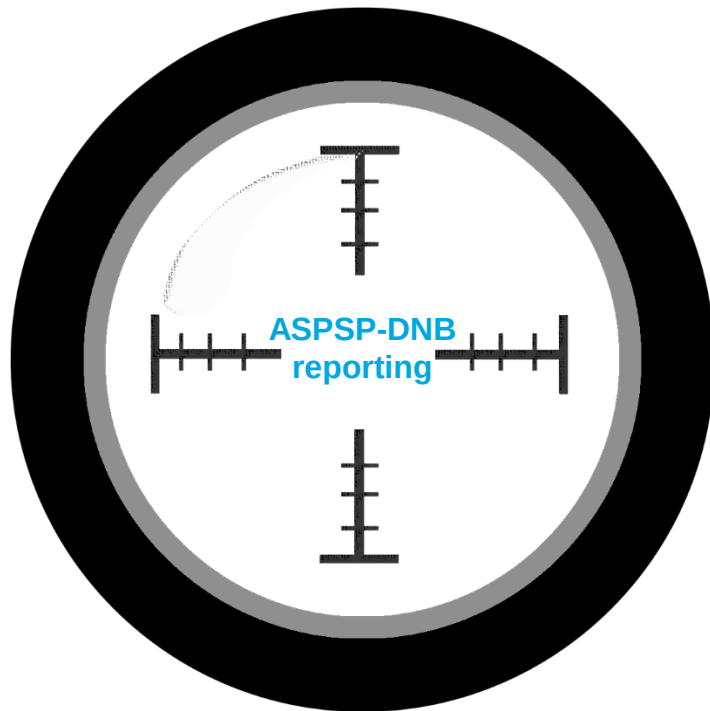


NISP-NL

Plenary work session #3: 'Reporting' and 'conformance testing' workstream

Amsterdam
19 February 2019

Objective of today is to finalise reporting standardisation



- Update on EBA WG-API
- Further detail NISP-NL conformance testing approach
- Further detail standardisation in reporting (for GL 6, 7 & 8)

Today's meeting forms the third in four plenary NISP-NL work sessions that aim ensure smooth and successful exemption process for AS-PSPs



Plenary work session 1:	Plenary work session 2:	Plenary work session 3:	Plenary work session 4:
Date: Wed 6-2-2019 / 14.00-16.30h	Date: Tue 12-2-2019 / 10.00-12.30h	Date: Tue 19-2-2019 / 14.00-16.30h	Date: Tue 26-2-2019 / 10.00-12.30h
Goal: Kick-off detailing ASPSPs-DNB reporting process and templates, discussing scoping of detailing processes and templates and discuss conformance testing	Goal: Kick-off streamlining of testing and wide usage, discuss scoping of information sharing between TPPs and ASPSPs	Goal: Refine and agree on ASPSPs-DNB reporting processes and templates and discuss conformance testing	Goal: Refine information sharing re testing, kick-off identifying/addressing common issues addressed by TPPs
Main participants: ASPSPs & Betaalvereniging, DNB	Main participants: TPPs, ASPSPs & Betaalvereniging, DNB	Main participants: ASPSPs & Betaalvereniging, DNB	Main participants: TPPs, ASPSPs & Betaalvereniging, DNB
Subworkstream: 2a: ASPSP-DNB Reporting, <i>1b: conformance testing</i>	Subworkstream: 2b: Implementation coordination	Subworkstream: 2a: ASPSP-DNB Reporting, <i>1b: conformance testing</i>	Subworkstream: 2b: Implementation coordination

Recap: Reporting workstream aims to define templates and processes for ASPSP-DNB fallback reporting

	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

Before we start with content: we did it!

Besluit van 8 februari 2019 tot vaststelling van het tijdstip van inwerkingtreding van de Implementatiewet herziene richtlijn betaaldiensten en het Implementatiebesluit herziene richtlijn betaaldiensten

Wij Willem-Alexander, bij de gratie Gods, Koning der Nederlanden, Prins van Oranje-Nassau, enz. enz. enz.

Op de voordracht van Onze Minister van Financiën van 7 februari 2019, 2019-0000020318, directie Financiële Markten;

Gelet op artikel VII van de Implementatiewet herziene richtlijn betaaldiensten en artikel VI van het Implementatiebesluit herziene richtlijn betaaldiensten;

Hebben goedgevonden en verstaan:

Agenda

- EBA WG-API
- Conformance testing approach NISP-NL
- Proposed standardisation reporting on GL 6, 7 & 8
- Next steps

- **EBA WG-API**
- Conformance testing approach NISP-NL
- Proposed standardisation reporting on GL 6, 7 & 8
- Next steps

Agenda for first meeting of EBA WG-API

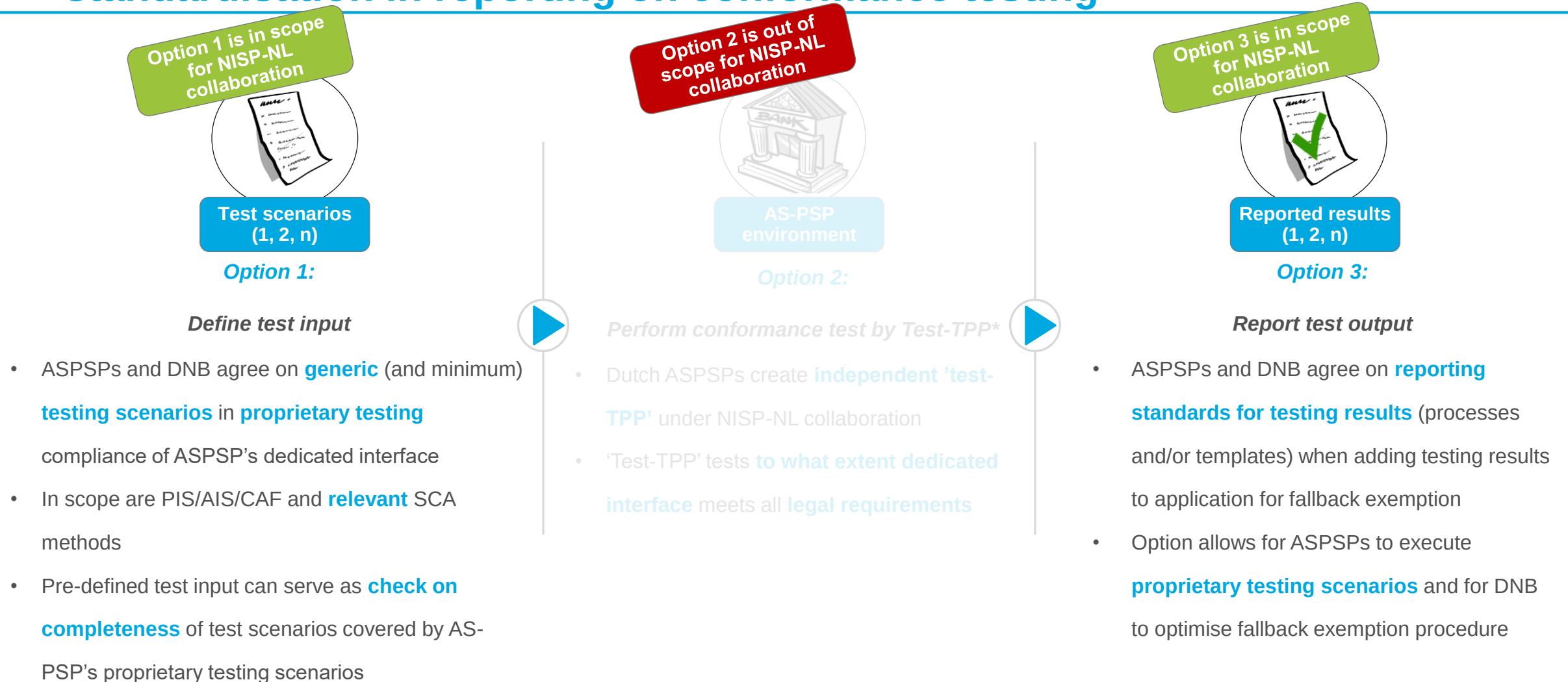
Issues submitted by market participants – to be discussed in the EBA WG-API

1. Identification for testing purposes of TPPs that have applied for authorisation/registration
2. Aligning API initiatives
3. Confirmation of funds and of payment execution
4. Testing environment
5. List of QTSPs issuing PSD2 certificates

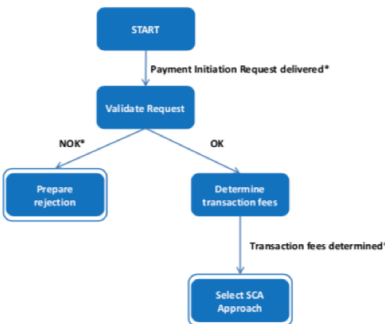
Agenda

- EBA WG-API
- **Conformance testing approach NISP-NL**
- Proposed standardisation reporting on GL 6, 7 & 8
- Next steps

Recap: NISP-NL will deliver to AS-PSPs general check on completeness in conformance testing scenarios and standardisation in reporting on conformance testing



Question: To what extent does it help AS-PSPs and DNB to add 'planning column' in conformance testing document?

6.1.1 Payment initiation request					
This scenario tests if a payment can be initiated.					
	Processing event	Outcome	Description high-level scenario(s)	payment type to be tested per payment product	Test result OK / NOK / n/a
 Figure 4: Payment Initiation Request process flow	1 Start	Payment Initiation Request Delivered	Test to be performed for all payment products and payment types ASPSPs offers to PSU in online interface. ayment products are for example Single, Bulk, Periodic, Scheduled payments. Payment types are for example: sepa-credit-transfers, instant-sepa-credit-transfers, target-2-payments, cross-border-credit-transfers, pain.001-sepa-credit-transfers, pain.001-instant-sepa-credit-transfers, pain.001-target-2-payments, pain.001-cross-border-credit-transfers	payment type to be tested to be inserted by AS-PSP payment type to be tested to be inserted by AS-PSP payment type to be tested to be inserted by AS-PSP payment type to be tested to be inserted by AS-PSP payment type to be tested to be inserted by AS-PSP payment type to be tested to be inserted by AS-PSP payment type to be tested to be inserted by AS-PSP	
	2 Validate request	NOK	The correct response code should be returned per payment request Error codes should be returned for 'Product Invalid', 'Product Unknown' and 'Execution date invalid'		
		OK	Payment should not be rejected if the currency of product is not the same as currency of TPP's account		
	3 Prepare Rejection	Rejected	Correct response should be returned in the case of a rejected request. If response code 4xx or 5xx is returned, payment initiation response should be 'RJCT'		
	4 Determine transaction fees	Transaction fees determined	Check if Transaction fee is included in response, either with "true" or "false" depending on whether the payment destination involves specific transfer cost for PSU		
	5 Select SCA approach	Continuation of the payment process	See SCA scenarios		

Planning



Note: See report out for summary of discussion regarding questions

Question: Are conformance tests performed on acceptance or production environment?



Note: See report out for summary of discussion regarding questions

Agenda

- EBA WG-API
- Conformance testing approach NISP-NL
- **Proposed standardisation reporting on GL 6, 7 & 8**
- Next steps

NISP-NL proposes standardised reporting for GL 6.6 & 7.1.a

GL #	Theme	GL text
7.1	Wide usage of the interface	For the purposes of evidencing compliance with the requirement in letter (c) of Article 33(6) of the RTS, the ASPSP should provide the competent authority with:
7.1.a		• A description of the usage of the dedicated interface for the period referred to in letter (c) of Article 33(6), including but not limited to:
7.1.a.i		• The number of PISPs, AISP's and CBPILs that have used the interface to provide services to customers
7.1.a.ii		• The number of requests sent by those PISPs, AISP's and CBPILs to the ASPSP via the dedicated interface that have been replied to by the ASPSP
7.1.b		• Evidence that the ASPSP has made all reasonable efforts to ensure wide usage of the dedicated interface, including by communicating its availability via appropriate channels, including, where relevant, the website of the ASPSP, social media, industry trade bodies, conferences and direct engagement with known market actors
7.2		In addition to the evidence referred to in Guideline 7.1, the competent authority should take into account the information received in the context of Guidelines 6 and 8 when assessing whether or not the ASPSP meets the requirement in Article 33(6)(c) of the RTS
7.3		The 3-month period referred to in letter (c) of Article 33(6) of the RTS may run concurrently with the testing referred to in Article 30(5) of the RTS

		PISPs	AISP's	CBPILs	Total
GL 6.6	Using Testing Facility	# of PISPs having used the testing facility	# of AISP's having used the testing facility	# of CBPILs having used the testing facility	0
GL 7.1.a	Using Dedicated Interface in Production	# of PISPs having used the dedicated interface to provide services to customers	# of AISP's having used the dedicated interface to provide services to customers	# of CBPILs having used the dedicated interface to provide services to customers	0
	Replied API requests in Production	total # of PIS API request	total # of AIS API request	total # of CAF API request	0

Screenshot from excel supporting reporting on GL 6.6 and 7.1.a

Note: See report out for summary of discussion regarding questions

Question: to what extent do you see standardisation in reporting regarding Guideline 7.1.b ('evidence all reasonable efforts')?

GL #	Theme	GL text
7.1	Wide usage of the interface	For the purposes of evidencing compliance with the requirement in letter (c) of Article 33(6) of the RTS, the ASPSP should provide the competent authority with:
7.1.a		A description of the usage of the dedicated interface for the period referred to in letter (c) of Article 33(6), including but not limited to:
7.1.a.i		- The number of PISPs, AISPs and CBPIIs that have used the interface to provide services to customers
7.1.a.ii		- The number of requests sent by those PISPs, AISPs and CBPIIs to the ASPSP via the dedicated interface that have been replied to by the ASPSP
7.1.b		Evidence that the ASPSP has made all reasonable efforts to ensure wide usage of the dedicated interface, including by communicating its availability via appropriate channels, including, where relevant, the website of the ASPSP, social media, industry trade bodies, conferences and direct engagement with known market actors
7.2		In addition to the evidence referred to in Guideline 7.1, the competent authority should take into account the information received in the context of Guidelines 6 and 8 when assessing whether or not the ASPSP meets the requirement in Article 33(6)(c) of the RTS
7.3		The 3-month period referred to in letter (c) of Article 33(6) of the RTS may run concurrently with the testing referred to in Article 30(5) of the RTS



Note: See report out for summary of discussion regarding questions

Question: to what extent do you see standardisation in reporting regarding Guideline 8 ('tracking, resolving and closing problems')

GL #	Theme	GL text
8.1	Resolution of problems	For the purpose of Article 32(1) and letter (d) of Article 33(6) of the RTS, the ASPSP should provide the competent authority with:
8.1.a		Information on the systems or procedures in place for tracking, resolving and closing problems, particularly those reported by PISPs, AISPs and CBPIIs
8.1.b		An explanation of the problems, particularly those reported by PISPs, AISPs and CBPIIs, that have not been resolved in accordance with the service level targets set out in Guideline 2.1



Note: See report out for summary of discussion regarding questions

Questions?



Agenda

- EBA WG-API
- Conformance testing approach NISP-NL
- Proposed standardisation reporting on GL 6, 7 & 8
- **Next steps**

Next steps NISP-NL collaboration

Plenary work session 1:

Date: Wed 6-2-2019 / 14.00-16.30h

Goal: Kick-off detailing ASPSPs-DNB reporting process and templates, discussing scoping of detailing processes and templates and discuss conformance testing

Main participants: ASPSPs & Betaalvereniging, DNB

Subworkstream: 2a: ASPSP-DNB Reporting, *1b: conformance testing*

Plenary work session 2:

Date: Tue 12-2-2019 / 10.00-12.30h

Goal: Kick-off streamlining of testing and wide usage, discuss scoping of information sharing between TPPs and ASPSPs

Main participants: TPPs, ASPSPs & Betaalvereniging, DNB

Subworkstream: 2b: Implementation coordination

Plenary work session 3:

Date: Tue 19-2-2019 / 14.00-16.30h

Goal: Refine and agree on ASPSPs-DNB reporting processes and templates and discuss conformance testing

Main participants: ASPSPs & Betaalvereniging, DNB

Subworkstream: 2a: ASPSP-DNB Reporting, *1b: conformance testing*

Plenary work session 4:

Date: Tue 26-2-2019 / 10.00-12.30h

Goal: Refine information sharing re testing, kick-off identifying/addressing common issues addressed by TPPs

Main participants: TPPs, ASPSPs & Betaalvereniging, DNB

Subworkstream: 2b: Implementation coordination

NISP-NL

Amsterdam
19 February 2019