

Moneynet Requirements

PSD2 - Payment Service Directive 2 (UE 2015/2366) Third party provider Interface (TPP) Specification

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1. Introduction

The document explain how to use Moneynet's Psd2 interface.
All production's instruction are explained to the following link:

<https://easybox-moneynet-psd2.obp.sia.eu/sapr> (this id the link of the public portal where TPPs can find all documents and istruction to use Moneynet's API)

ENVIROMENT WITH EIDAS

Production enviroment URL, to use services with Eidas certificate: <https://easybox-moneynet.api.obp.sia.eu:443>

path parameter "ENV" = 'runtime' for production request.

path parameter "ENV" = 'sandbox' for testing request.

To use this link is mandatory to have an EIDAS certificate, for “runtime” (production) and “sandbox” environment.

ENVIROMENT WITHOUT EIDAS

Test enviroment URL, to use services without Eidas certificate: <https://easybox-sandbox.api.obp.sia.eu:443>

The response parameters will be alphabetically sorted starting from 2021, January the 12th

2. INTERFACE DOCUMENT

2.1 Exposed Services

This paragraph describes the different type of exposed services:

- **Payment**

ENDPOINTS/RESOURCES v.1.3	METHOD	DESCRIPTION
payments/ {payment-product}	POST	Inizialization of a single payment {paymentId} with all the relevant details for the related product payment. This is the first step, in the API, to inziatie a payment.
payments/ {payment-product}/ {paymentId}	GET	Retrieves the details of a initalized payment.
payments/{payment-product}/ {paymentId}/status	GET	Retrieves the payment status

{payment-service}/{paymentproduct}/{paymentId}/authorisations	GET	Retrieves the list of authorizations of a payment resource
{payment-service}/{payment-product}/{paymentId}/authorisations/{authorisationId}	GET	Retrieves the status related to a specific authorization {authorisationId} of a specific {paymentId}

- **Account**

ENDPOINTS/RESOURCES v.1.3	METHOD	DESCRIPTION
accounts	GET	Retrieves accounts' information related to the consent that the PSU has released to the TPP
accounts/{account-id}	GET	Retrieves the information related to the account {account-id}
accounts/{account-id}/balances	GET	Restituisce the detailed information on the account balance indicated
accounts/{account-id}/transactions	GET	Read transaction list of a given Account.
accounts/{account-id}/transactions//{resourceId}"	GET	Retreive details about a specifica {resourceid}

- **Consent**

ENDPOINTS/RESOURCES v.1.3	METHOD	DESCRIPTION
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consents	POST	Inizialization of a consent resource to define the access request to specific information to one or more accounts of a PSU
consents/{consentId}	GET	Retrieves all the information related to a particular consent {consentId}
consents/{consentId}	DELETE	Cancel a consent {consentId}
consents/{consentId}/status	GET	Retrieves the status related to a particular consent {consentId}
consents/{consentId}/authorisations/{authorisationId}	GET	Retrieves the status related to a particular authorization {authorisationId} of a specific consent {consentId}

- **Funds-Confirmations**

ENDPOINTS/RESOURCES v.1.3	METHOD	DESCRIPTION
funds-confirmations	POST	Verifies if a specific import is available at the moment of the request, related to a specific account of a cart identified by an IBAN code.

2.3 Preliminary Information

This paragraph, describes some detailed information for the Payment Institution of CSE related to PSD2.

2.3.2 Payment and Product Typologies Managed

This paragraph describes the the payment and product typologies managed by CSE.

PAYMENT CATEGORIES	PRODUCT PAYMENT TYPOLOGIES			
	SEPA CREDIT-TRANSFER (SCT)	ISCT*	TARGET-2-PAYMENTS	CROSSBORDER-CREDIT TRANSFERS
SINGLE PRODUCTS PAYMENT	OK	KO	KO	KO

* ISCT means **Instant Sepa Credit Transfer**

2.4 Resources Status

Here below the available status for the following resources:

2.4.1 SCA

Here below the available status for SCA process:

CODE	DESCRIPTION
RECEIVED	The authorization to the initialization is successfully created.
PSIDENTIFIED	The user related to the resource to authorize was identified
PSAUTHENTICATED	The user related to the resource to authorize, was identified and authorized
STARTED	Authorization procedure is started
FINALISED	Authorization procedure is successfully finalised
FAILED	Authorization procedure is failed

2.4.2 Consent

Here below the available status for a Consent.

CODE	DESCRIPTION
RECEIVED	The request was correctly received
REJECTED	The request was rejected
VALID	The consent is valid
REVOKEDBYPFU	The consent has been revoked by PSU.
EXPIRED	The consent is expired
TERMINATEDBYTPP	The corresponding TPP, resolved consent by applying the DELETE method to the consensus resource.

2.4.3 Single Payment

Here below the status, used by the ASPSP, in the initialization payment process:

STATUS CODE	NAME	DESCRIPTION	SCT
RCVD	RECEIVED	The request is correctly received	x
ACSC	ACCEPTEDSETTLEMENTCOMPLETED	The Booking Process, on debtor account, is successfully completed	x
ACSP	ACCEPTEDSETTLEMENTINPROCESS	The Booking Process, on debtor account, is in process	
ACWP	ACCEPTEDWITHOUTPOSTING	Payment instruction included in the credit transfer is accepted without being posted to the creditor customer's account.	x

PDNG	PENDING	The Payment Initiation or the Individual Transaction , related to the payment initialization Process are pending. Some controls will be done.	x
RJCT	REJECTED	The request was rejected	x
CANC	CANCELLED	The request was cancelled	x

