# XS2A ADAPTER

There are various ways for a bank to implement a PSD2 compliant XS2A interface. Don't waste time in connecting different banks with different PSD2 interfaces into your application. Use the free of charge XS2A adapter and concentrate on your true value proposition!

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One Adapter - Several Use Cases

With the adapter you are able to fulfill several multi-banking use cases like the aggregation of transactional data and initiation of a payment between different accounts. An application can access the xs2a-interface of a bank by providing the bank code using the standardized interface of the adapter. The adapter is designed so that there is no loss of information when forwarding the response from a bank to the client.

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PSU

TPP App

XS2A Adapter

A

B

C

Bank A

Bank B

Bank C

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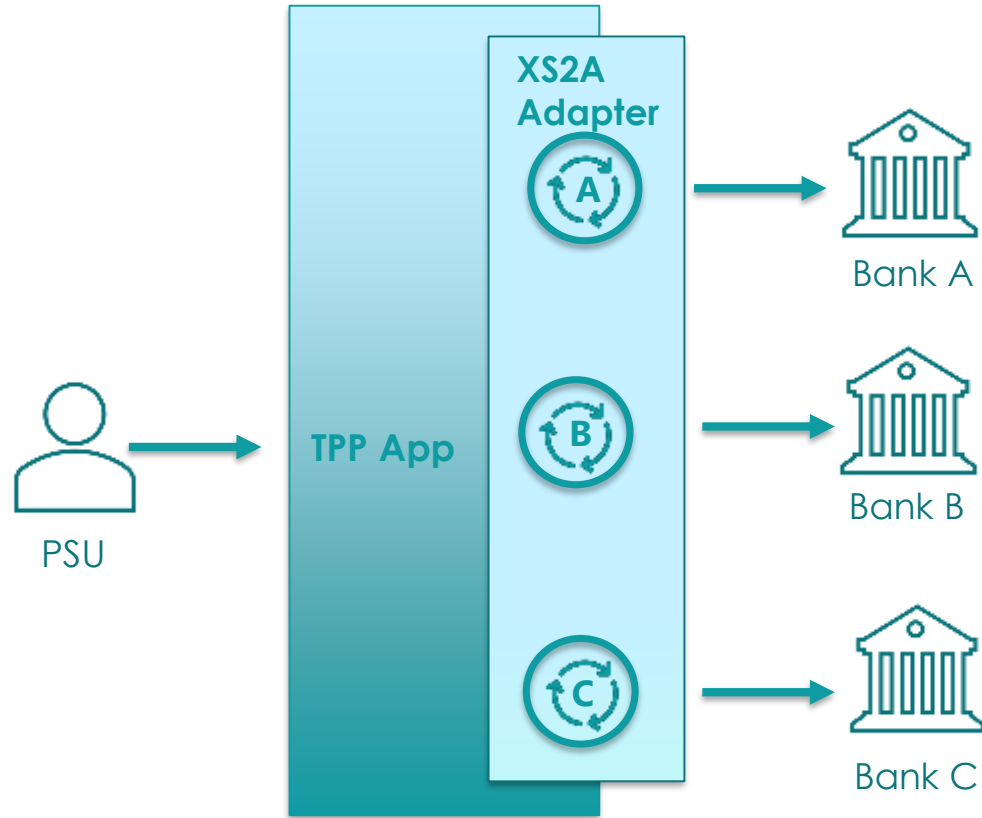
WHAT WE OFFER

Open Source

Banks can be connected by the com-munity and changes are quickly applied

Major Banks

Interaction with the banks that are most relevant for the market, like Sparkasse and Raiffeisenbanken

Account Information

Aggregate account information like transactions from different banks

Payment Initiation Service

Let's the user send money from and to different bank accounts

One interface, many options

No matter if Berlin Group, STET or your own XS2A-Intercafe, you only have to communicate with one interface

Modularity

Integrate the adapter using the REST-interface or a java client

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Key Challenge for a Third-Party Provider in Europe

PSD2, as the first regulatory-driven Open Banking initiative, offers many opportunities for both banks and third-party providers (TPPs). TPPs can use the account information and payment services provided by the banks in order to offer new innovative services to the end users. The more banks a TPP can interact with, the more users it can reach with its application, which in consequence raises the value of the application itself.

However, being able to interact with many banks can be a time and cost consuming challenge when developing and maintaining an application. Even though PSD2 sets a standard for bank interfaces, much room for implementation options remains. A bank can have its own PSD2 compliant solution or may have implemented one of the major PSD2 standards, like Open Banking UK, Berlin Group or STET. In general, a PSD2 adapter must be able to process the different messages correctly and react fast to changes on the XS2A interfaces.

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The XS2A Adapter Solution by adorsys

The XS2A Adapter is a service component for multi-banking applications. On the one hand, you can interact with the adapter through an own interface based on the Berlin Group specification. On the other hand, the adapter can communicate with different PSD2-interfaces from various banks in Germany and Europe.

Our solution is open source and free of charge. It can easily be embedded in your application using either a Java or a REST client. With the help of a growing community, our adapter is kept up-to-date regarding the changes on the XS2A interfaces of the banks. Furthermore, as part of our product vision, a core team will be interacting with the community in order to keep connecting new banks to the adapter.

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CONTACT US

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Adapter from GitHub

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