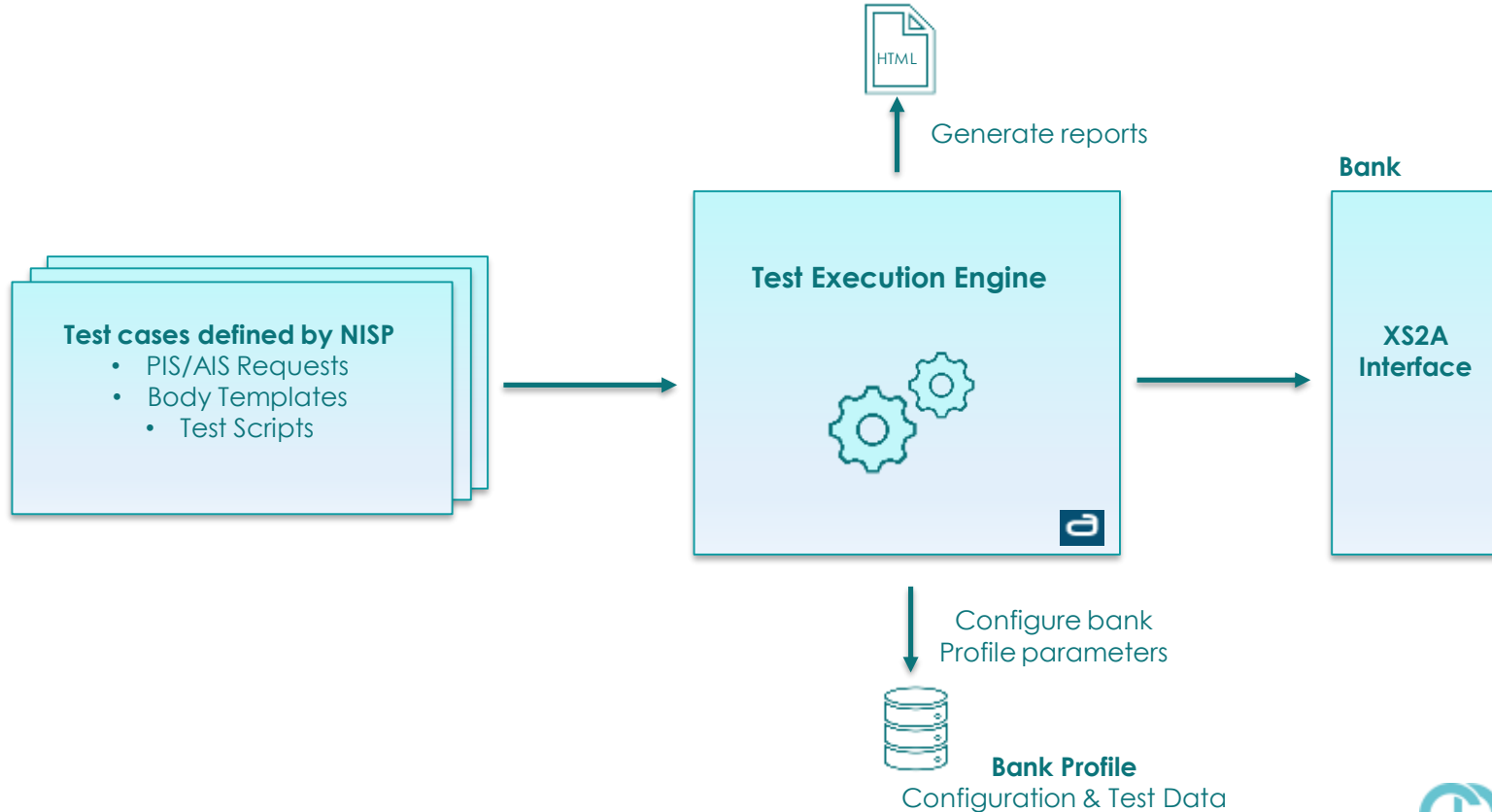# XS2A CTK
Compatibility Test Kit

Meet the PSD2 requirements with a simple to run test suite, based on the NISP test specification

Golden Dimension

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How it works

Generate reports

Test cases defined by NISP
- PIS/AIS Requests
- Body Templates
  - Test Scripts

Test Execution Engine

Bank

XS2A Interface

Configure bank
Profile parameters

Bank Profile
Configuration & Test Data

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WHAT WE OFFER

Test Specification

PSD2-ready with a simple and reliable test, based on the NISP test specification (https://nisp.online/)

User-defined

Implementation of Berlin Group's NextGen PSD2 specification

Less interoperability issues

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Key Challenge

The revised Payment Services Directive (PSD2) mandates banks to allow authorized third parties access to customer account data (XS2A). With this directive, banks are required to build a number of key steps into their XS2A service set-up and provision process, to safely and dynamically onboard new TTPs as well as to proof the ongoing functionality of their open interface access.

TPPs need to test the various bank interfaces and also need to detect and proof any lack of access within touchpoints of the banks' production systems.

While a self-assessment of the NextGenPSD2 implementation already offers a high level of quality, different interpretations of the specification can lead to interoperability problems, as there is currently no documented agreement between banks and third-party providers on the exact implementation of the XS2A interface.

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The Test Suite solution from adorsys

Our XS2A Compatibility Test Kit is based on the NextGenPSD2 Implementation Support Program (NISP) and offers a testing framework with test case catalogs, compliance best practices and test tool requirements.

The Test Suite can be run in any bank or TPP infrastructure, from the cloud or inside the company's network.

The test reports are provided as HTML pages. All tests are fully customizable to bank-supported variations of the NextGenPSD2 Framework, and test data such as usernames, accounts, TANs, etc. provided by the bank's or TPP's environment.

Meeting the Berlin Group's regulatory requirements, the correct implementation of the XS2A Interface relieves banks from implementing a fallback interface solution and reduces interoperability issues.

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THANK YOU

QUESTIONS?

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