XS2A CORE

XS2A Core is an interface that provides third-party providers
with access to client accounts that are managed by an ASPSP

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Access to Clients Accounts

For the operation of the new services, a TPP needs to access the account of the PSU, which is usually managed by the Account Servicing Payment Service Provider (ASPSP). The PSD2 obligates ASPSP to provide the third-party payment service provider with a (dedicated) interface that can be used to access client accounts in order to initiate transfers (e.g. to online retailers), download account information, or query available card funds.

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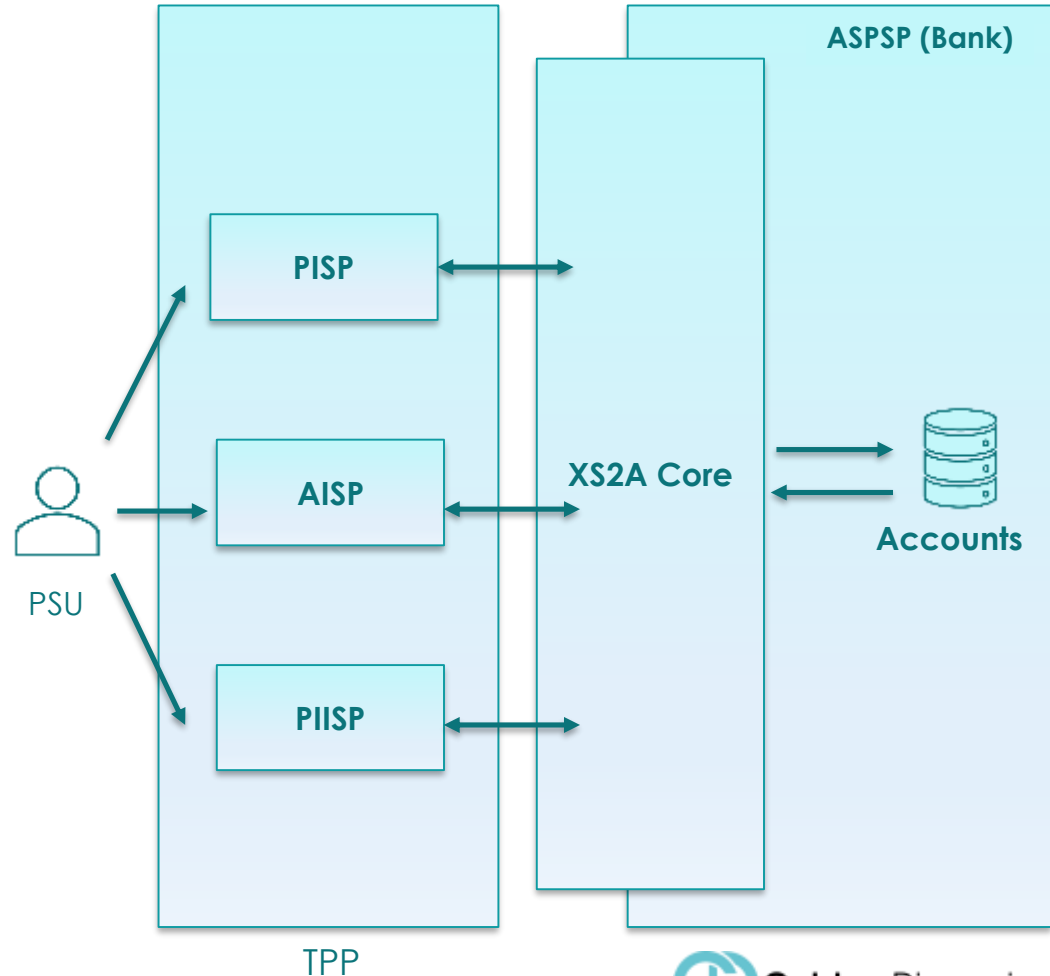
WHAT WE OFFER

Authentification Process

Strong Customer Authentication and improved data protection

Detailed Documentation

Swagger documentation for all REST API modules

Endpoints

All mandatory API endpoints defined in Berlin Group specification are implemented

Current Version

Current supported version of NextGenPSD2 XS2A API is 1.3.

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WHAT WE OFFER

Consent Management System

Client-oriented approach, flexible solution for customer needs and customer support

ASPSP-Profile

Real bank system emulations with embedded XS2A API

Logging System

ASPSP operators can track all logically related calls in XS2A

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Complete Feature List

FEATURE	PSD2 Accelerator	XS2A SANDBOX	XS2A CORE
Payments Service	●	●	●
Consents Service (All Types)	⊖	●	●
Account Information Service	●	●	●
Payment Instrument Issuer Service	●	●	●
Service for Issuing eIDAS Test Certificates	●	●	⊖
Developer Portal	●	●	⊖
Architecture Documentation	●	●	●

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Complete Feature List

FEATURE	PSD2 Accelerator	XS2A SANDBOX	XS2A CORE
Real Bank Emulation and Dynamic Data	⊖	●	⊖
Registration of Third Party Providers	⊖	●	⊖
Account and User Management	⊖	●	⊖
Multilevel SCA	⊖	●	●
Redirect SCA Approach	●	●	●
Embedded SCA Approach	⊖	●	●
Decoupled SCA Approach	⊖	⊖	●

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Complete Feature List

FEATURE	PSD2 Accelerator	XS2A SANDBOX	XS2A CORE
Multiple Testing Flows for Successful and Unsuccessful Scenarios	●	●	⊖
Upload of NISP Test Data	⊖	●	⊖
Storing PIIS consets in CMS	⊖	⊖	●
Storing events and technical logs	⊖	⊖	●
Databases suport (h2, postgres, oracle, mariadb)	⊖	⊖	●

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Product History

Implementation of Specification 1.3
According to the yaml file from Berlin Group in XS2A v.1.15
Supporting of Single, Periodic and Bulk payment initiation
with pain.001 XML message

Provided development within two branches
Implemented Decoupled SCA Approach
Start to support of multiple SCA approaches
15.03.2019

Released XS2A v.1.0
Redirect SCA Approach
08.06.2018

04.01.2019

Start

23.11.2017
**Project Kick-Off
with two Team Members**

14.09.2019

01.02.2019
Released XS2A v.1.17
Implemented Decoupled SCA Approach
Start to support of multiple SCA approaches

13.09.2019

Released XS2A v.1.7
Based on Berlin Group Specification 1.2
Embedded SCA approach for Single payment

**Implementation of Specification 1.3.4
extensions**
Stable branch for version 4.x
Development branch for version 5.x

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Key Challenge for an Account Servicing Payment Service Provider

With the PSD2, the European Union has published a new directive for payment services in the internal market. Among other things, banks are required to have open interfaces for third-party providers so that they have access to banking systems and client accounts.

The XS2A Core Solution from adorsys

XS2A Core is fully compliant with the PSD2 and supplies core services, which are defined by the directive:

- Payment Initiation Service to be operated by a Payment Initiation Service Provider TPP

- Account Information Service to be operated by an Account Information Service Provider TPP

- Confirmation on the Availability of Funds Service to be used by a Payment Instrument Issuing Service Provider TPP.

CONTACT US

Download XS2A Core from GitHub

SCAN ME

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THANK YOU

QUESTIONS?