

Credorax XS2A Test Environment Description

Created by: Credorax

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Implementation Overview

Introduction

The Credorax XS2A Test Environment can be accessed at <https://cit.credorax.com> . A valid SSL client certificate is required to access to it.

The environment is an implementation of version 1.3 of The Berlin Group NextGenPSD2 XS2A standard for access-to-accounts API. Full version of the API is accessible on the Berlin Group website, <https://www.berlin-group.org/>

This document describes the specific implementation choices made by Credorax and provides details which allow execution of basic test cases covering all supported services.

Generic Message Format

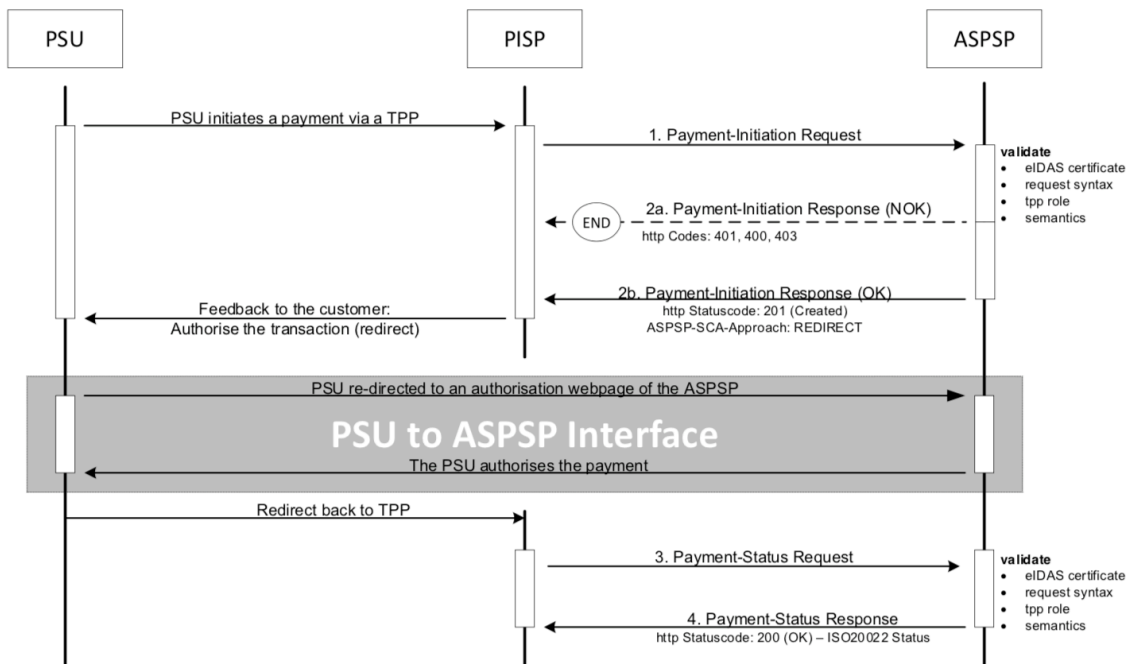
Message signature (the Signature, Digest and TPP-Signature-Certificate HTTP headers) is not mandated by the XS2A Test environment. The signature will not be validated, if provided.

Only JSON format is supported for requests and responses.

All accounts are referred to by IBAN only. List of supported IBANs is provided below.

SCA Method(s)

The supported SCA integration mode is REDIRECT. See below a diagram that illustrates the method, as mentioned in Berlin Group API Implementation Guide.



Payment Methods

The TPP test environment supports single payments only, no bulk and periodic payment products are supported. Future-dated payments are not supported.

The payment product in use is `sepa-credit-transfers`.

Transaction fees are not returned by payment endpoints.

Authorization is created implicitly upon attempt and no authorization is required for payment cancellation.

Supported PSU Identification

The TPP test environment requires PSU-ID to be provided in each request. PSU-ID-Type header is not required. PSU-Corporate-ID and PSU-Corporate-ID-Type fields are not required or supported by the environment.

Multi-level SCA is not supported.

Instructions on valid and invalid user authentication are provided as part of the authentication page to which user browser is redirected.

Accounts, Account Types and Consents

Only allPsd2 consents are supported for the accounts.

All accounts in the TPP environment are Euro-only.

Account access consent is considered applicable to all services.

Signing baskets are not supported by the environment.

The TPP environment supports optional accounts?withBalance endpoint.

Transaction lists are delivered in the response only – no external download is supported.

Testing Approach

Due to unpredictable nature of TPP access to the testing environment, and to avoid any obstacles in said testing, Credorax TPP Testing Environment follows the Berlin Group NISP approach in testing by making it completely stateless.

The table below summarizes values that can be used for testing.

Details on the testing and expected outcomes can be retrieved from NISP website at <http://nisp.online>

ID	Value
psuldWith(SMS_OTP)	PSU-0002
psuldBlockedSca(SMS_OTP)	PSU-0005
ibanPaymentSuccessfulWithSca	DE20123412341000000001
ibanPaymentUnsuccessfulScaCancellation	DE90123412341000000002
ibanPaymentSuccessfulScaExemption	DE63123412341000000003
ibanPaymentPendingNoFunds	DE36123412341000000004
ibanPaymentFailedWithScaSuccessful	DE09123412341000000005
ibanScaInvalid	DE79123412341000000006
ibanServiceBlocked	DE52123412341000000007
ibanExecutionDateInvalid	DE25123412341000000008
ibanConsentSuccessfulWithSca	DE95123412341000000009
ibanWithHighVolumes	DE68123412341000000010
ibanNoFundsAvailable	DE41123412341000000011
ibanFundsAvailable	DE14123412341000000012
ibanTppNotActivated	DE84123412341000000013
ibanCardInvalid	DE57123412341000000014
ibanNotExisting	DE30123412341000000015
consentIdValid	1234-abcde-001

ID	Value
consentIdExpired	2345-bcdef-002
consentInvalidAccount	3456-cdefg-003
consentIdInvalidBalances	4567-defgh-004
consentIdInvalidTransactions	5678-efghi-0005
consentIdTerminated	6789-fghij-0006
consentIdFrequencyExceeded	7890-ghijk-0007
consentIdRevokedbyPSU	8901-hijkl-0008

Support Information

Support for the TPP test environment is available via email at: support@credorax.com