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de Volksbank PSD2 "eCommerce"
PIS Only Implementation Guidelines

PSD2 interface PIS de Volksbank

February 04 2021

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Colophon

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Owner	Service Centre KBS de Volksbank N.V.
Authors	Product Owner, ITC VO KWB Open Banking
Status	Final
Domain	PSD2

Version

Version	Date	Changes
0.9	2021-01-11	Concept version
1.0	2021-01-13	Comments processed, first final version

References

Version	Date	Description	Author	Reference
1.7	2020-07-14	PIS API, PSD2 interface PIS de Volksbank	ITC VO KWB Open Banking	https://openbanking.devolksbank.nl/documentation.html.

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1   Introduction

This document guides you to implement our PSD2 PIS Only solution in an eCommerce market without needing to use our AIS APIs. We understand the need for a direct payment offering in this market and optimal customer user experience. We refer to eCommerce but this solution can also be implemented in other business models, like financial services (money transfers, loans and investments), travelling/ticket services and gaming platforms.

Who are we and who are our customers

We are a Dutch bank operating as an ASPSP in the Dutch retail payments market with our three brands:
- ASN Bank,
- RegioBank and
- SNS.

These three brands offer their services under the shared bank license of de Volksbank N.V. De Volksbank N.V. itself is not a brand to our customer, which is the reason that we offer three identical APIs, one for each brand but with the same "de Volksbank" functionality/data (single platform).

From the above three brands, SNS is the largest when it comes to market share of (payment) accounts. This is also the reason that we only offer an SNS Bank Sandbox environment in our single platform.

We offer normal payment current accounts for consumers (youngsters, students, adults) and small businesses (self-employed entrepreneurial and the undersize of SMEs).

Please visit our corporate site: https://www.devolksbank.nl/en/

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2   Information about our PIS APIs

First of all, visit our Open Banking website: https://openbanking.devolksbank.nl/. Our API documentation is available there. Please read the instructions and documentation carefully before getting started. Specifically, we strongly advise you to read the PIS PDF documentation on this page: https://openbanking.devolksbank.nl/documentation.html.

Currently we support the following payments types:
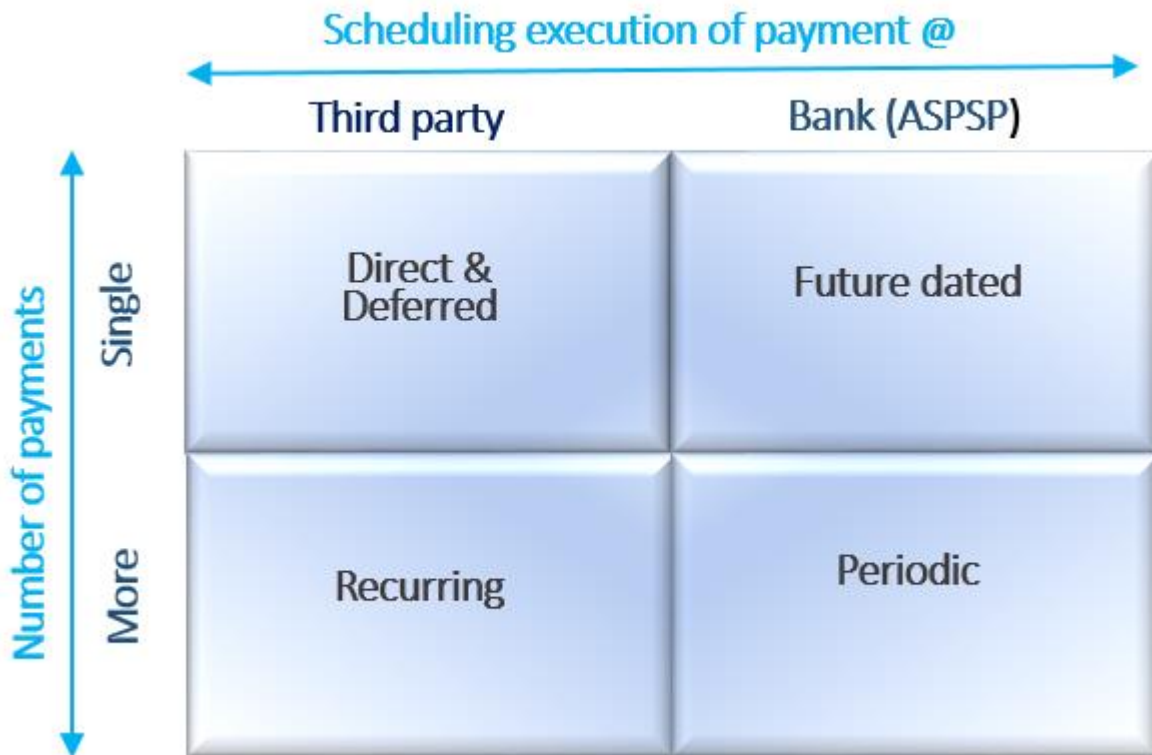
1. **Direct payment**: After the customer approves a payment in our SCA redirect, the payment is processed immediately by us. It is not possible to withdraw afterwards. We currently only support SEPA credit transfers. International credit transfers (non-SEPA) will be supported later.

2. **Deferred payment**: The customer gives permission ('consent') to the third party for submitting a SEPA payment to us (up to and including an agreed upon end date) and simultaneously mandates us to execute the payment immediately once we receive the payment submission of the third party. Once a payment has been submitted by the third party (or the mandate has expired), the mandate and payment cannot be withdrawn by the customer.

   Please note: The deferred payment method can also be used for direct payments, by initiating a deferred payment with an end date of today and then immediately submitting the payment for execution to us after approval of the customer in our redirect. Refer also to section 5 "You choose your implementation scenario for eCommerce direct payments" in this document.

3. **Future dated payment** (scheduled /'agended' once at the bank): A scheduled payment is sent to us and, once approved by the customer in our redirect environment, we execute the payment on the scheduled execution date. A customer can withdraw this payment before the execution date in the same way as if he sent in a scheduled payment via our internet banking or mobile banking app. We currently only support SEPA credit transfers. International credit transfers (non-SEPA) will be supported later.

4. **Recurring payments** (scheduled at the TPP/merchant side): The customer gives permission ('consent') to the third party to continuously submit a SEPA payment to us (consent includes a possible end date) and simultaneously mandates us to execute the payment immediately once we receive the payment of the third party. Amount and beneficiary must always be the same. This method can be used for (online) subscription management where a fixed amount must be paid several times by the customer. This payment method can serve as a substitute for direct debits and card usage. Withdrawal of the mandate by the customer in our online banking environment is possible (until the end date). If a fixed amount payment is received and executed by us, the customer can not withdraw this single payment.

5. *Periodic payments*: This payment type is expected to go live at the end of January 2021. Scope of application here can be 'payment installments via your bank'. Amount and beneficiary of each payment is always the same (fixed). Periodicity has to be defined in our bank administration and we support the same periods as in our direct online channels internet banking and mobile banking. The customer can withdraw a periodic payment in the same way as if he sent in SEPA standing orders via internet banking or mobile banking app.

3 Strong Customer Authentication: multiple SCA tokens & Optimal redirect UX (single SCA)

In our SCA redirect flow we support the following customer tokens:

- **Digipas**: hardware token with pin code and challenge/response mechanism;
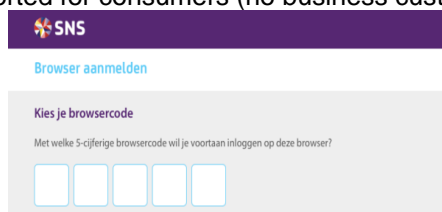

Please note that the Digipas will be phased out, first for consumers.

- **Mobile banking app** (pin, fingerprint or Face ID) in conjunction with QR (application in browser environment) or app-to-app redirection (when application of TPP and mobile banking app are on the same device and mobile banking app is registered by the customer at the bank);
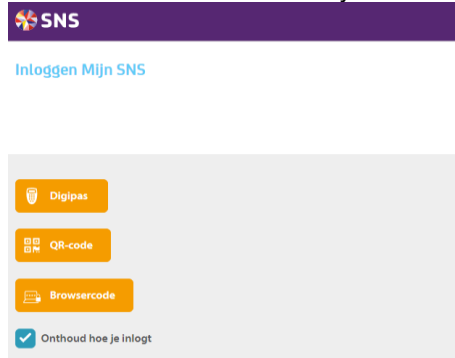

- **Browser code**. The browser of the customer must be registered upfront at the bank. Browser code is currently only supported for consumers (no business customers).

Refer also to SNS web page (in Dutch) to our customers: https://www.snsbank.nl/particulier/service/je-browser-aanmelden.html

![de Volksbank logo]

The first time a customer uses the PSD2 redirect they can define their preferred token.

Customers can always overrule this preference in the redirect flow. Each token has its own daily 'signing' limit. If the limit of a certain token is reached and a customer also has others tokens then the redirect flow automatically advices to use another token.

A SCA token needs to be used only once by the customer in our redirect flow ('single SCA'). The first redirect screen already shows your delivered payment data and the customer has to login by using their token in this screen. A second redirect screen will only follow if the customer has to do account selection at us. In this second screen the customer only has to push the 'accept' button and thus does not need to use his token another time.
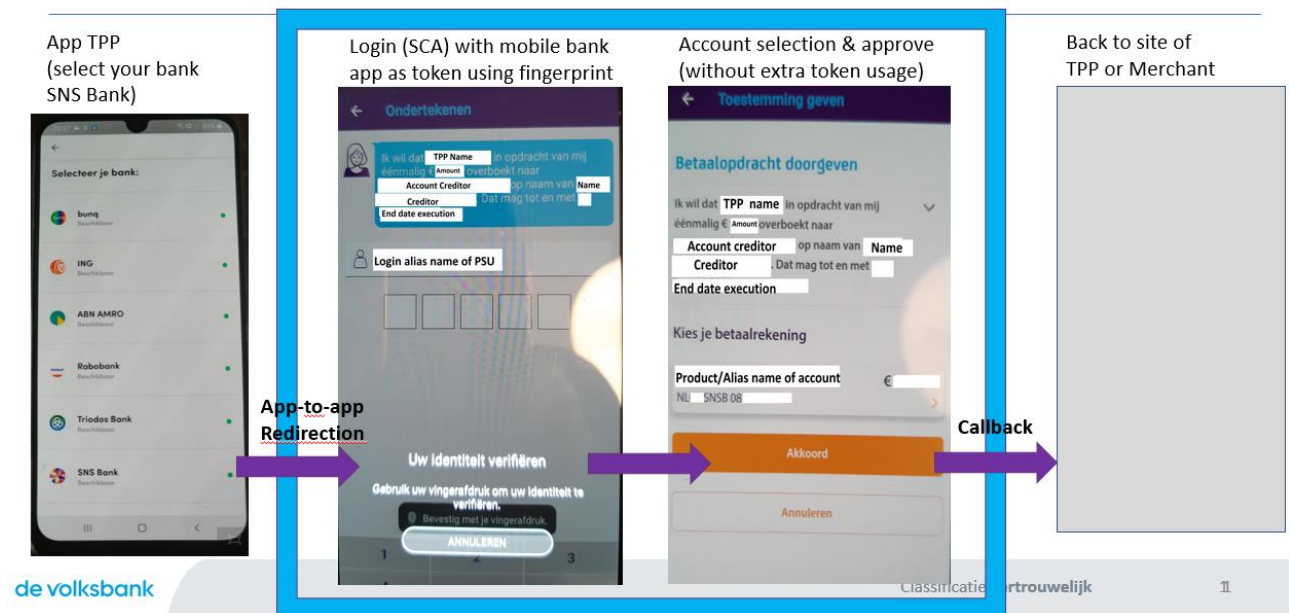

Account selection at PISP or ASPSP

We support a 'PIS Only' implementation (without AIS calls) with an account selection at the ASPSP in our SCA redirect process (screens), or with an account selection at the PISP. When account selection takes place at the ASPSP, you can still retrieve the account and name of the account holder for verification and refunding purposes (refer to section 5, implementation scenarios).

4   SEPA Credit transfers & Instant payments
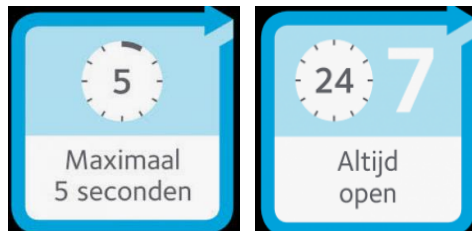
SCT Instant Payments (SCTinst) is the new normal in the Netherlands. Not only in our direct online channels (internet and mobile banking), but also in our API channel. Be aware however that we are connected to equensWorldline as CSM and that interoperability in Europe is still an issue. We have SCTinst connections with most Dutch banks but not with foreign banks. We are however planning to connect with TIPS to improve interoperability.

Real-time execution of credit transfers

Payments (with execution date today) are real-time debited on the customer account (no reservation) and, if the creditor bank supports SCTinst, processed instantly. If the creditor bank does not support SCTinst then every hour during Target working days payments are sent to our CSM. Under normal circumstances we give the customer no possibility to withdraw or recall the payment once the account is debited. So, after the account is debited, there is a very high certainty for you that the amount will be transferred to the creditor bank. We have no influence on the processing by the creditor bank or the CSM of the creditor bank, like checks whether the creditor account is closed, the creditor account does not exist, crediting these type of account is not allowed, etc.

The cut-off times for a SEPA Credit Transfer are:
- *Domestic SCT:* 15:30 CET; refer also to SNS web page (in Dutch) to our customers: https://www.snsbank.nl/particulier/betalen/hoe-lang-duurt-een-overboeking.html
- *Cross Border SCT:* 14:00 CET; refer also to SNS web page (in Dutch) to our customers: https://www.snsbank.nl/particulier/betalen/hoe-lang-duurt-een-overboeking/hoe-lang-duurt-een-europese-overschrijving.html

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5   You choose your implementation for eCommerce direct payments

When implementing our PIS APIs eCommerce direct payments solution there are two implementation scenarios. The traditional Berlin Group way of implementation or the 'alternative' way which we implemented in close conjunction with a large European PISP. It is your choice which scenario fits best for you.

1.   Traditional scenario

Initiate a *'One-time direct payment'* with us and after you receive an OK from us perform the following steps:
- Initiate redirect Authorize request. After redirect and SCA/approval by the PSU the payment can no longer be cancelled/revoked by the PSU.
- Do a payment status call after you receive redirection callback and also schedule after for instance ten minutes a status call for those redirections where you did not receive a callback response. There are always customers who do not abord the SCA redirection screen correctly.
- Do a 'get payment' call (defined under 'manage payments' API swagger) for those payments with the status ACSC (SCT) or ACCC (SCTinst) and retrieve IBAN/name accountholder for verification and if necessary for refunding purposes.

2.   Alternative scenario

Initiate a *'Deferred payment'* with us with the 'endDate' attribute filled with the current date. After you receive an OK from us preform the following steps:
- Initiate redirect Authorize request. After redirect and SCA/approve by the PSU the PSU can revoke the payment in his online banking environment but if you directly send an execution payment request call to us (refer to below), the customer has no time to revoke the deferred payment.
- Do an 'execution payment request' call to us (defined under 'manage payments' API swagger) after you receive a redirection callback. If the payment cannot be executed due to credit risk reasons or insufficient balance you will receive an error code as response from us which you can translate as a message to the customer. If OK, you will receive a payment status response.
- If you find it necessary (not mandatory), you can do a separate 'deferred payment status' call to us if you want to verify the former response and/or want to use this status call for 'fulfillment' purposes to a customer.
- Do a 'get payment' call (defined under 'manage payments' API swagger) for those payments with the status ACSC (SCT) or ACCC (SCTinst) and retrieve IBAN/name accountholder for verification and if necessary for refunding purposes.

We wish you lots of success with your implementation and hopefully you and our customers enjoy our solution and redirect User Experiences.

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6 Contact us

If you have any questions please contact us by sending these questions via mail to:
openbanking@devolksbank.nl

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