

THE *Berlin* GROUP



A EUROPEAN STANDARDS INITIATIVE



NextGenPSD2 Advisory Board

Q&A

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1 Introduction

Berlin Group NextGenPSD2 has delivered a detailed PSD2 Access to Account (XS2A) Framework, offering a modern, open, harmonised and interoperable set of APIs that, upon customer consent and regulated as PSD2 services, grant Third Party Providers (TPPs) safe and secure access to customers' bank accounts and financial data. The Framework integrates market requirements and applicable legislation for the PSD2 required account access services.

Participants of the NextGenPSD2 Taskforce represent the market supply-side, i.e. banks, banking associations, payment associations, payment schemes and interbank processors operating in SEPA. An open pan-European NextGenPSD2 Advisory Board with a balanced multi-stakeholder representation from the market demand- and supply-side has been explored in order to create a more permanent structure for market stakeholder involvement.

An Advisory Board would offer participants the opportunity to liaise, interact and engage in a two-way dialogue on strategic, business and technical topics related to the use and evolution of the NextGenPSD2 standards and beyond, ensuring up-to-date information on all activities and future NextGenPSD2 specification development. The NextGenPSD2 Advisory Board will offer every opportunity to discuss and feed input into the NextGenPSD2 standards development process. As such, the Advisory Board would offer a Forum for debate and should help to foster adoption of NextGenPSD2, remove barriers, find optimisation potentials, ensure usability of NextGenPSD2 for implementers, and contribute to pan-European harmonisation with improved interoperability across the PSD2 XS2A value chain. Above all, the Advisory Board should take a solution-oriented approach.

A first NextGenPSD2 Advisory Board webinar conference call took place on 6 July 2018.

This document lists the questions and answers that resulted from the audience in this first conference call.

2 Q&A Section

#	Question	Answer
01	Will you share a list of the participants that applied for the NextGenPSD2 Advisory Board?	Berlin Group NextGenPSD2 has not acquired explicit consent from the interested participants for inclusion in such a list. It is proposed to discuss the organisation of such consent and what data should be included in such a list when the Advisory Board convenes in a first physical meeting.
02	Is it possible to setup a group of developers together with the Berlin Group to propose a	Within the Berlin Group (and therefore also within scope of the NextGenPSD2 activities) the topic of implementation is consistently

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	set of test cases for acceptance tests towards National Competent Authorities?	separated from standardisation, for the reason that the Berlin Group has been established as a pure technical standardisation body for creating scheme and business-independent standards, not engaged in the implementation of standards. This is very much comparable to how ISO works. Decisions on the implementation of the standards delivered by the Berlin Group are left to individual market participants. However, the need for implementation support to developers has been recognised and will be conveyed to NextGenPSD2 implementation initiatives.
03	What would be a reasonable size for the Board in order to keep it capable for decision-making?	In the webinar conference call on 6 July 2018 it was decided to discuss the further organisational setup and model (agreement on participation rules, moderation, frequency, funding etc.) when the Advisory Board convenes in a first physical meeting.
04	Will there be a NextGenPSD2 owned test environment available as well? I.e. a sandbox environment independently hosted?	Ref. answer 02: there will not be a NextGenPSD2 owned test environment (sandbox) as such. This will be left to NextGenPSD2 implementation initiatives to organise. Announcements of such initiatives are expected soon.
05	Do you foresee to have some kind of label for banks being 'compliant' with your API's?	Ref. answer 02: This will be left to NextGenPSD2 implementation initiatives to organise. Announcements of such initiatives are expected soon.
06	Do you have some market feedback on when the first bank following the NextGenPSD2 API will be ready?	We know that NextGenPSD2 implementations have started across Europe and we expect public announcements on these implementations soon after the summer. Such announcements might also cover the topics of items 2, 4 and 5.
07	What is the status of the cooperation between the different initiatives ? (i.e. STET, Polish, Slovak and UK OB) any merger plans?	Discussions on alignment/convergence are still ongoing. It is too soon to tell what the outcome will be. Far-reaching convergence has already been achieved between STET and

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		NextGenPSD2 and discussions continue after the summer 2018.
08	Can you expand a bit on what we can expect from the future OpenAPI files and how they will be distributed?	The OpenAPI files will follow the Open API 3.0 standard. It will be a set of reference OpenAPI file to support all functionality of the NextGenPSD2 API. By restricting or specialising it, implementers can use it to support their implementations. The OpenAPI files are planned to be distributed via the Berlin Group website.
09	What is distributed SCA?	Distributed SCA will be introduced in the next release of the specification under the definition of "multilevel SCA". This approach is a description for scenarios, where multi-authorisations by more than one PSU are needed e.g. to execute a payment, typically in the corporate banking environment.
10	Can you expand a bit on your discussions with OpenID?	Discussions are still ongoing. It is too soon to tell what the outcome will be. Discussions continue after the summer 2018.
11	Are you planning to leave open the choice to use OAuth2 or not?	The choice to use OAuth2 or not will stay.
12	What are the next steps for us to be part of the NextGenPSD2 Advisory Board?	Ref. answer 03.
13	What is the contributions expected being member of the Board, so that we can plan accordingly?	Ref. answer 03.
14	If not a member of the board, being a participant what is the possible contribution we can make to support the forum?	Currently, there are no upfront restrictions to participation as there are no participation criteria yet. Every participant is treated equally and further organisational setup and model (agreement on participation rules, moderation, frequency, funding etc.) will be discussed and agreed when the Advisory Board convenes in a first physical meeting (ref. answer 03).

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15	When do you expect the first physical meeting to take place?	KAL Limited from the UK has kindly and generously offered to host the first physical meeting after the summer. In the same kind and generous way, Sparda-Banken has offered to host a follow-on meeting. NextGenPSD2 is under extreme pressure to deliver a Version 1.3 until the end of September 2018 (integrating all regulatory requirements and clarifications). This Version 1.3 will be the final basis for implementers for the core PSD2 and EBA RTS requirements. This version will also integrate a formal and transparent change management process and will therefore provide a stable basis for further evolution and discussion in the NextGenPSD2 Advisory Board. For these reasons we will endeavor to organise the first physical meeting of the NextGenPSD2 Advisory Board early October 2018.