

## NextGenPSD2 Implementation Support Programme



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*Extended Information*

**NISP** (NextGenPSD2 Implementation Support Programme) aims to

- Achieve fallback exemption for NextGenPSD2 implementers, ultimately until September 2019 (the envisaged programme end date)
- Create stable and sustainable implementations
- Create cost synergies in implementation and testing
- Reduce and solve interoperability issues and developer questions
- Coordinate NISP participants for testing



**NISP**

## PROGRAM MANAGEMENT

A joint NextGenPSD2 implementation cooperation between banks, banking associations, payment associations, payment schemes and interbank processors in SEPA



Status 6 July 2019



adorsys



asreco

attica bank

bankerverband

BNY MELLON

credorax

deutsche apotheker-  
und ärztebank

Deutsche Bank

Dutch Payments  
Association

equensWorldline

Eurobank

FIDUCIA GAD  
ZUKUNFTSERFAHREN

finanz informatik

Finanzgruppe  
Deutscher Sparkassen-  
und Giroverband

medirect  
Think ahead. Bank ahead.

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CO-OP

PIRAEUS BANK

PRIVREDNA BANKA ZAGREB

Raiffeisen Bank  
International

Redsys

Santander

SDV IT  
Sparda Datenverarbeitung AG

SIA  
The Network of Excellence

SOCIETE  
GENERALE

SRC  
security consulting

STUZZA

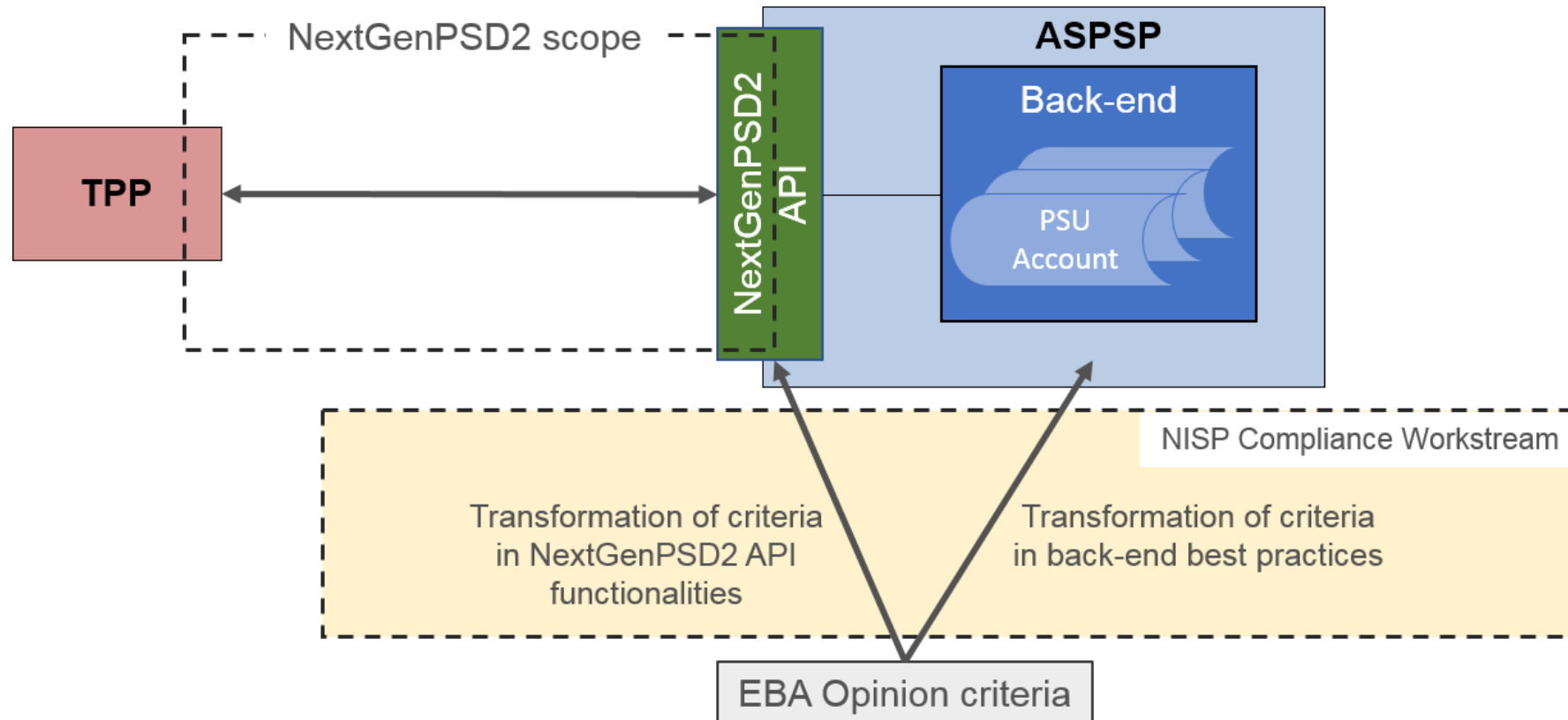
trionis

UniCredit

- EBA has defined fallback exemption in EBA-RTS on SCA & CSC
- Fallback exemption for ASPSPs offering a dedicated interface is an exemption to implement TPP identification via online banking front-ends
- Efforts to implement PSD2 compliant TPP identification via online banking front-ends are high
- Criteria for fallback exemption have been defined in EBA-RTS on SCA & CSC and further detailed in the EBA Opinion
- Regulatory challenge to organise fallback exemption process and perform the validation of 1,000s of ASPSP implementations in a short timeframe
- Wish for a common testing framework for the different API standardisation initiatives

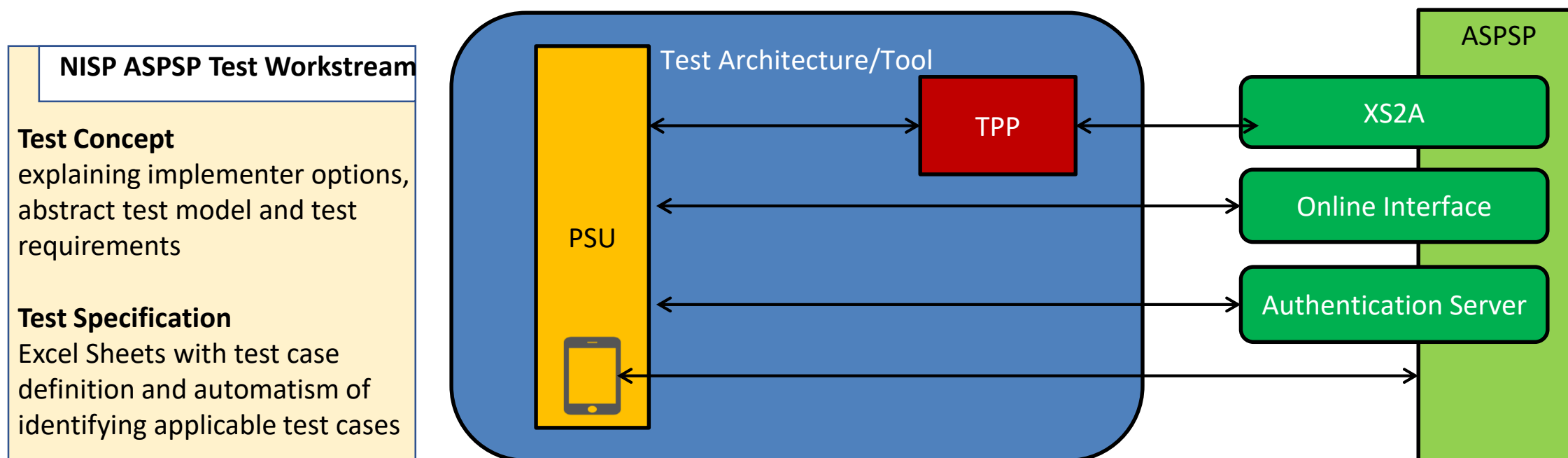
## NISP Perspective

- Fallback exemption criteria can be fulfilled by APIs only in conjunction with an appropriate ASPSP back-end implementation
- The NISP Compliance Specification is mapping the EBA Opinion criteria to the NextGenPSD2 API definitions and best practices for back-end implementations
- NISP Compliance Specification (functional requirements) is planned to be agreed with the addressed NCAs
- Aim is to identify at an early stage any potential issues in not achieving fallback exemption for NextGenPSD2 API implementations



## NISP Perspective: Common Testing Framework

- Deliverable is a test concept and detailed test case catalogue for internal ASPSP tests
- Reduces actual testing investments for ASPSPs by sharing resources for test definitions
- Aims to support and ease the efforts of the NCAs in evaluating the API implementations on time by proving a.o. Compliance Specification requirements in ASPSP implementations
- Takes care of the different variants and options in implementation
- Guarantees interoperability and simplifies interoperability testing
- Renders maintenance efficiencies



## NISP Perspective: Common Testing Framework for TPPs

- Deliverable is a test concept and test case catalogue for TPP tests
- TPP tests are planned to be performed on ASPSP sandbox
- Sandbox will deliver standard positive and negative results as in production
- Steering sandbox behavior is unified through the test concept, e.g. by using a uniform encoding by PSU-IDs or Debtor Account
- Sandboxes might come with or without a registration portal
- The test concept will enable TPPs to test uniformly with NISP ASPSP participants

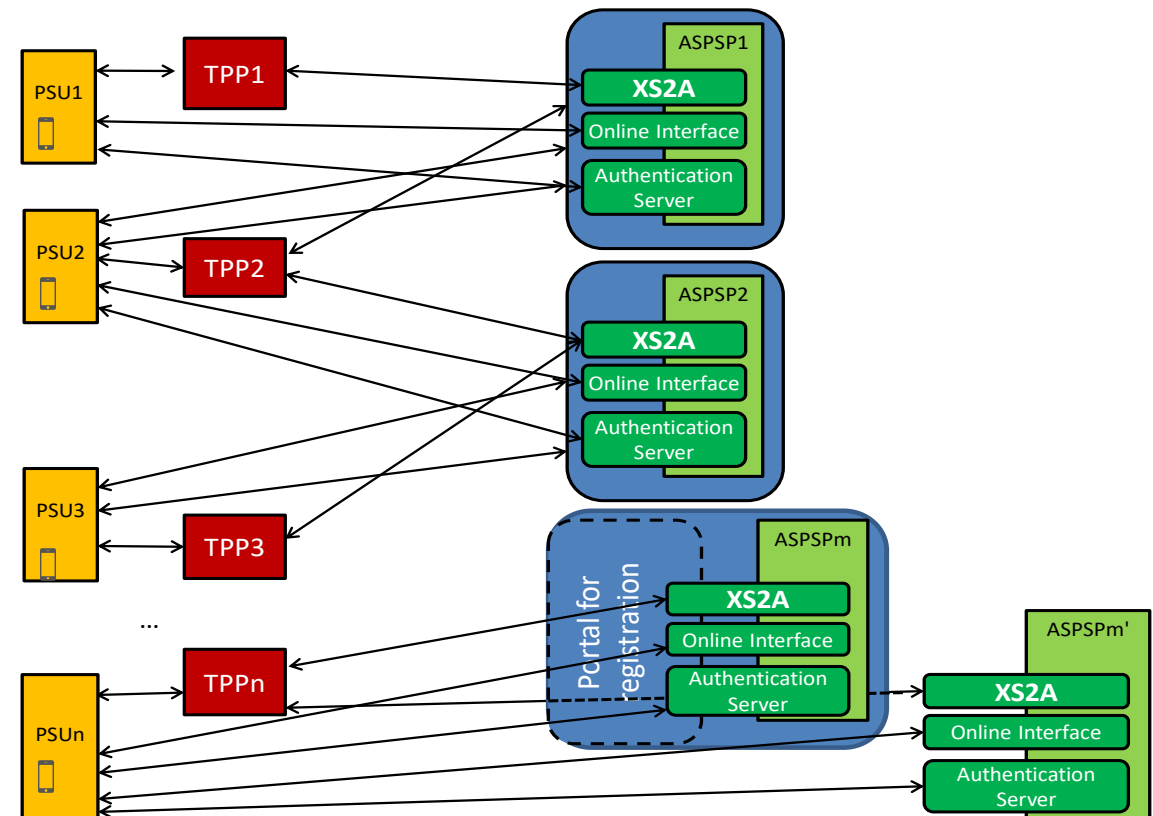
### NISP TPP Test Workstream

#### Test Concept

Explaining test architecture of sandbox and steering mechanisms

#### Test Specification

Define test scenarios for TPP integration tests



## NISP Perspective

- ASPSPs intend to support NCAs with technical evaluation of NextGenPSD2 APIs implementations
- A self attestation by ASPSPs or other certification procedures will enable NCAs to assess potential TPP complaints
- The certification policy needs to identify the crucial test cases from the ASPSP test case catalogue
- To enable this, a mapping from the NISP compliance specification to relevant entries of the test case catalogue will be needed
- A close cooperation with NCAs might be needed to identify potential compliancy issues at an early stage

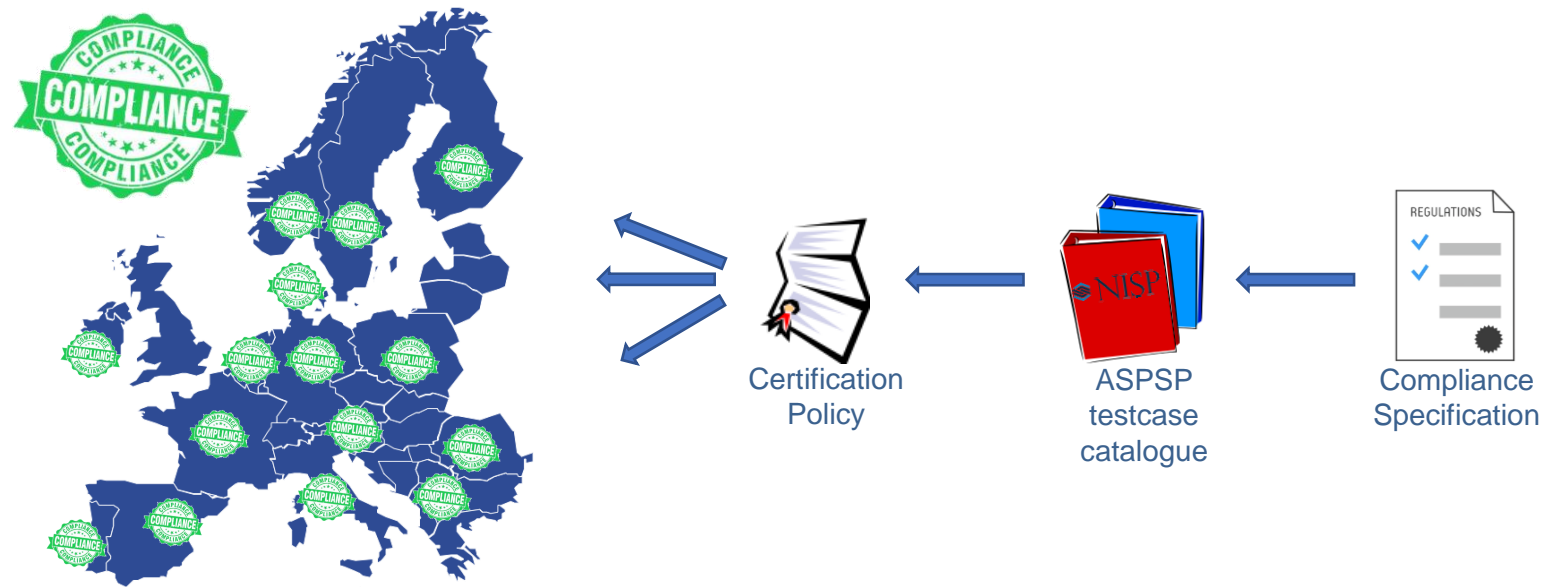
### NISP Certific. Pol. Workstream

#### Define Certification Policy

Test case selection process

Self attestation

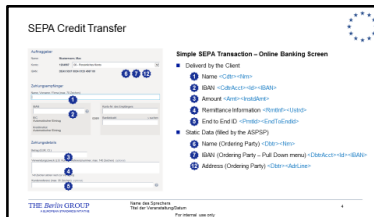
Response process to potential  
TPP complaints to NCAs





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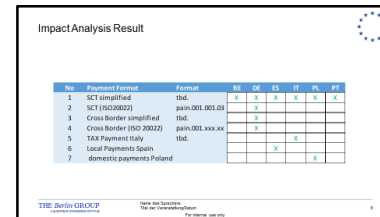
## Identify API Scope



- Identify the scope of the dedicated interface, based on all available client facing products
- Define the required API endpoint and features, supported by a compliance tool (questionnaire)

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## Derive Testcases



No	Payment Format	Format	SE	DE	ES	IT	PL	PT
1	SCT simplified	std.	X	X	X	X	X	X
2	SCT (ISO20022)	pain.001.001.03	X					
3	Cross Border simplified	std.	X					
4	Cross Border (ISO 20022)	pain.001.xxx.xx	X					
5	T&T Payment Entry	std.			X			
6	Local Payments Spain			X				
7	domestic payments Poland					X		

- Derive from the NISP testcase catalogue the testcases to be executed by the ASPSP
- The compliance tool can deliver the individual testcatalogue in a standardised way

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## Execute NISP testcases



- Execute all ASPSP specific NISP testcases
- Prepare the test result documentation
- Ensure that the documentation is on request available for the NCA

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## Self Certification Form



- Prepare the self certification form
- Prepare a list of all available documents
- Hand over the form to the NCA

## NISP Perspective

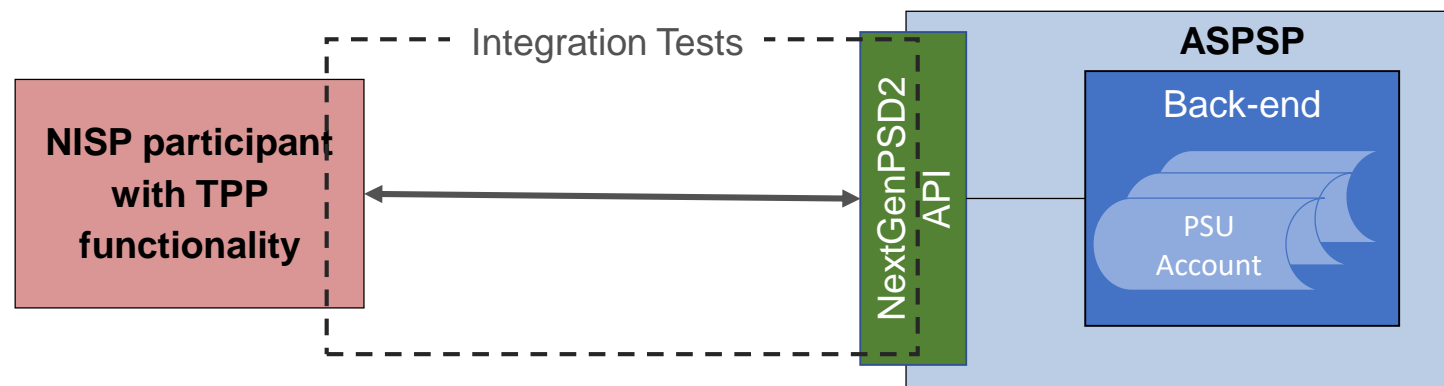
- Another important measure to guarantee interoperability is early integration testing
- It is planned to organise early integration tests between NISP participants to guarantee interoperable solutions
- The NISP project plans to coordinate these integration tests and track interoperability issues with NISP participants

### NISP Test Coord. Workstream

#### Coordinate Tests

Conference calls / project  
server support

#### Track interoperability issues



# NISP High-level Workstream Planning 2018 - 2019

