

NextGenPSD2 Implementation Support Program



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Extended Information

NISP (NextGenPSD2 Implementation Support Program) aims to

- Achieve fallback exemption for NextGenPSD2 implementers, ultimately until end of 2019 (the envisaged program 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



NISP Participants

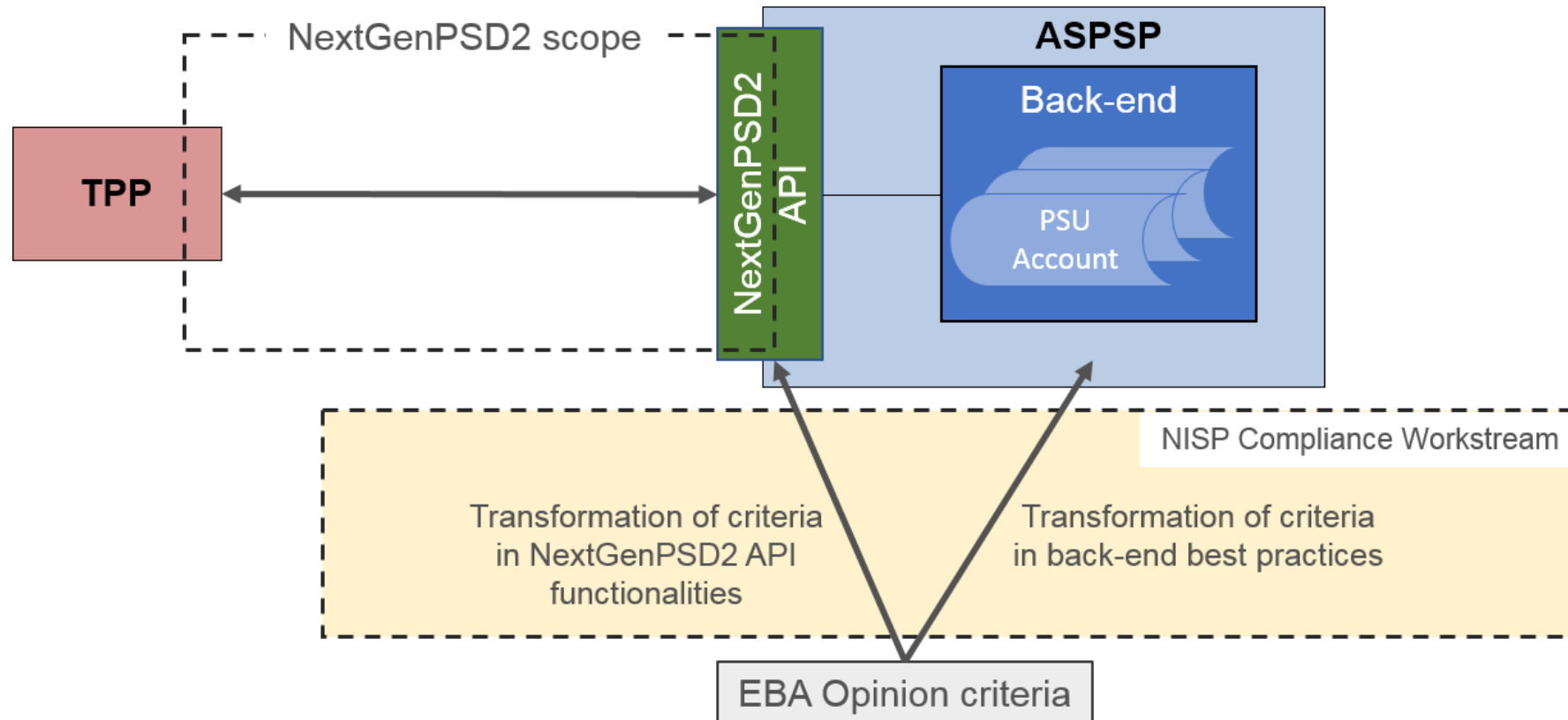
Status 23 September 2019



- 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

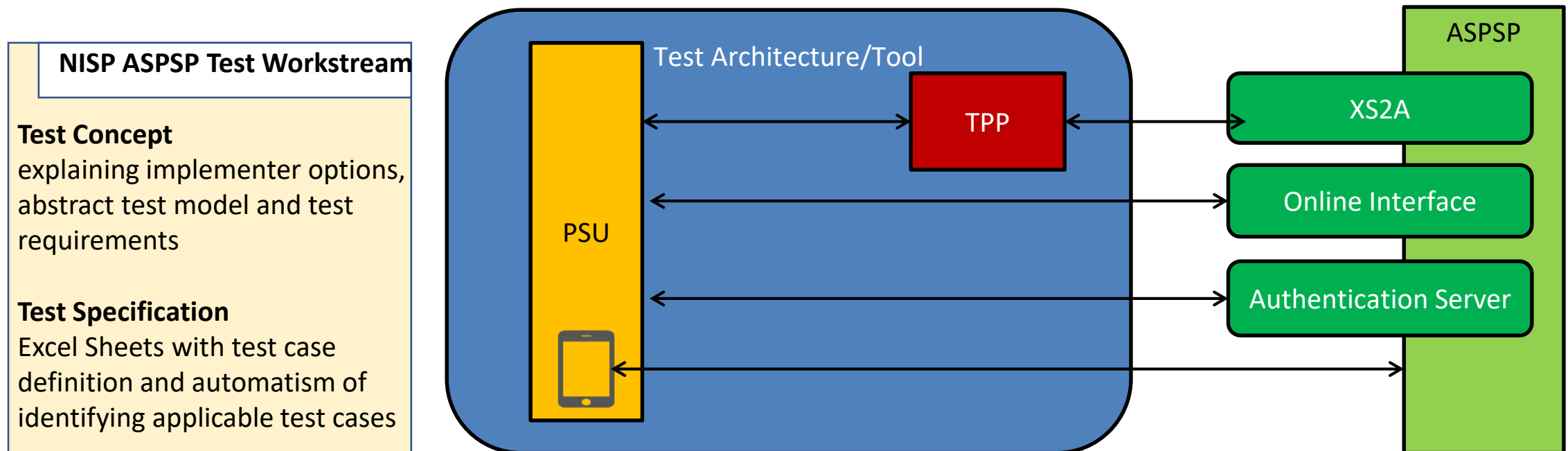
NISP Perspective

- 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



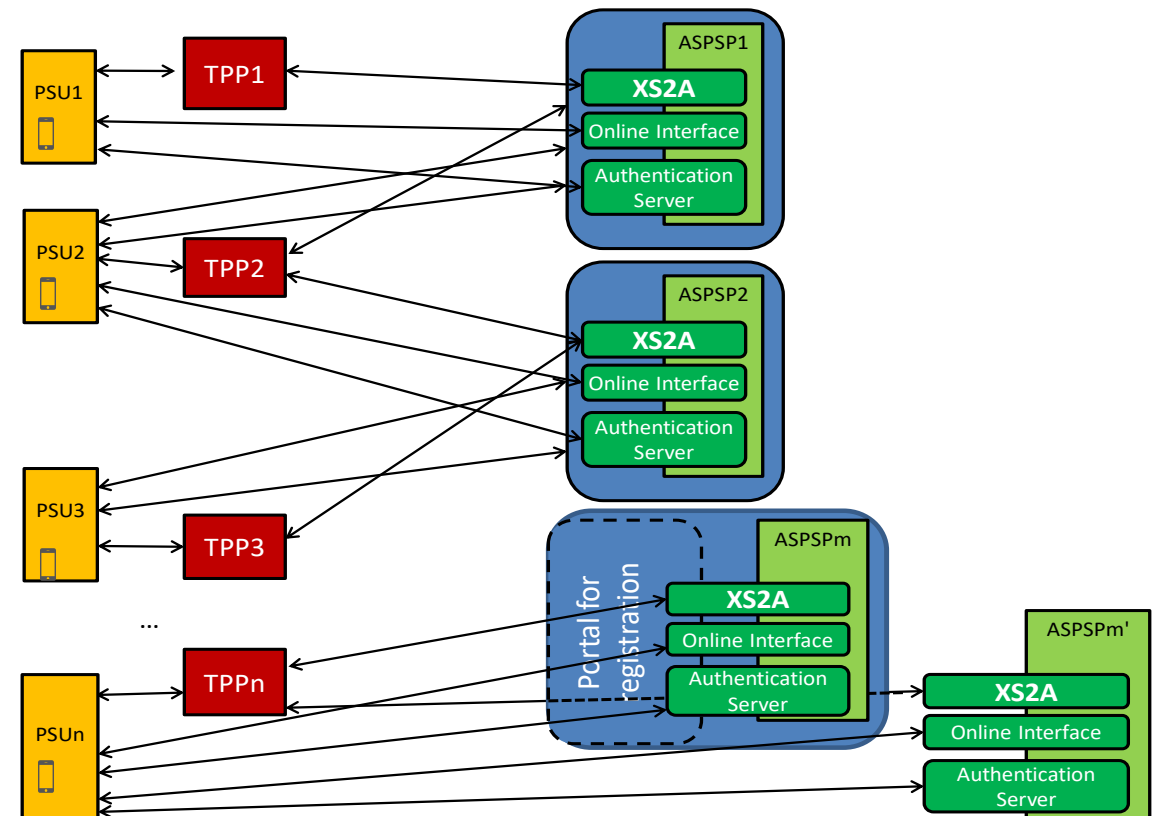
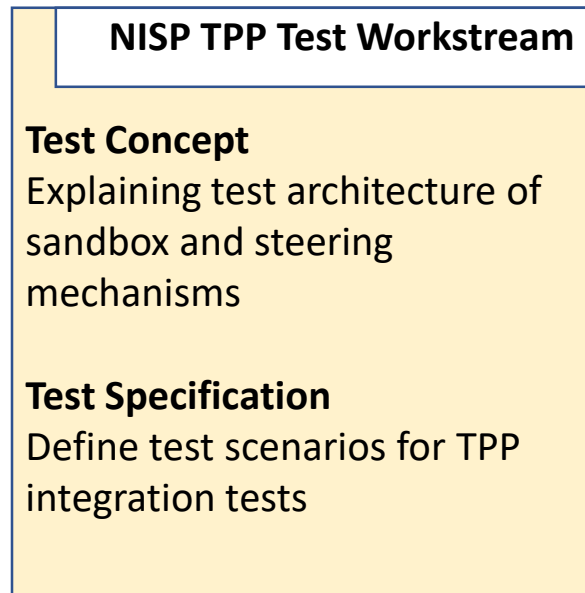
NISP Perspective: Common Testing Framework

- 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 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

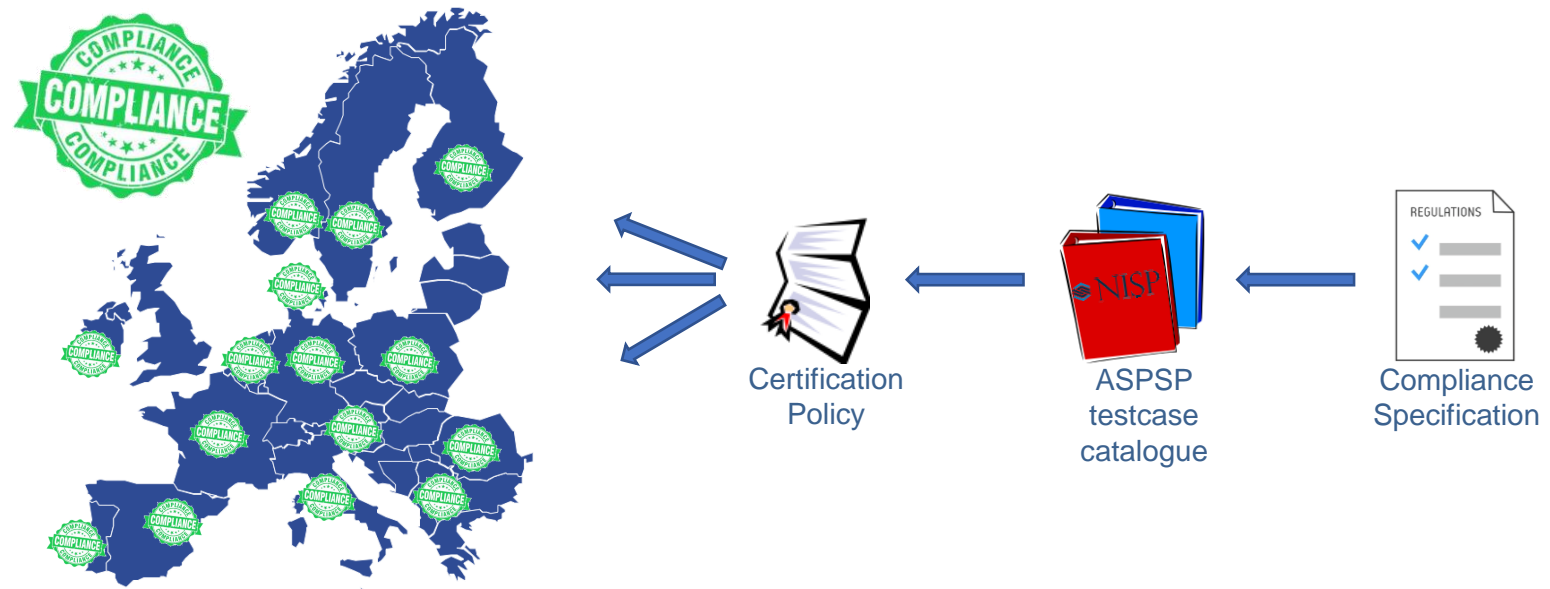
NISP Certific. Pol. Workstream

Define Certification Policy

Test case selection process

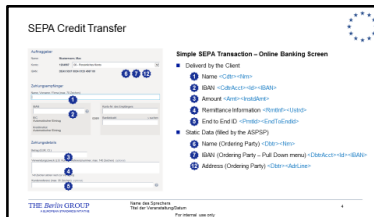
Self attestation

Response process to potential
TPP complaints to NCAs



1

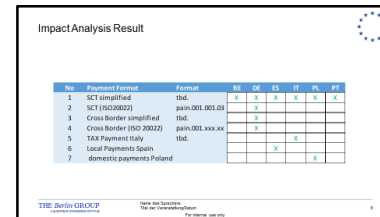
Identify API Scope



- 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)

2

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

3

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

4

Self Certification Form



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

NISP Perspective

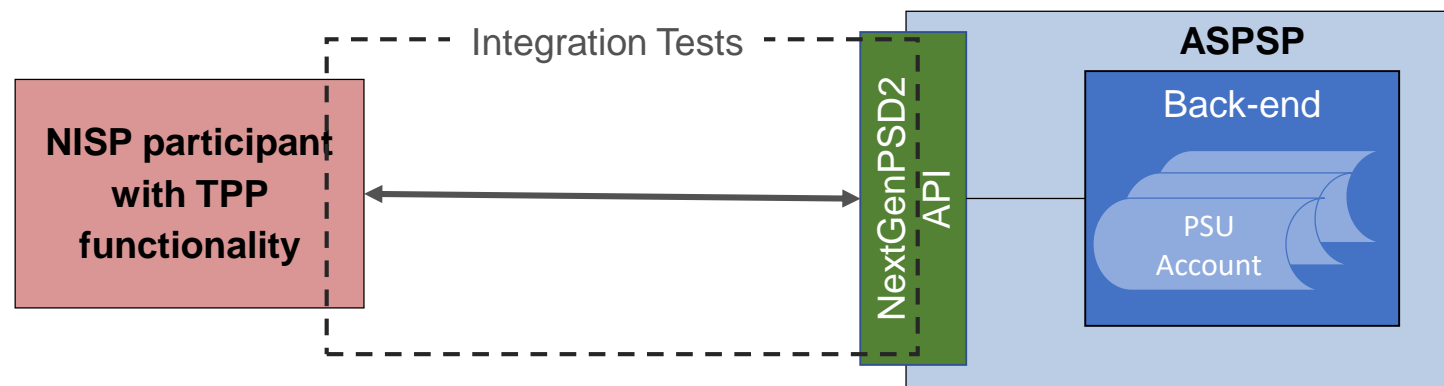
- Another important measure to guarantee interoperability is early integration testing
- It is planned to organise early integration tests between NISP participants to guarantee interoperable solutions
- The NISP project plans to coordinate these integration tests and track interoperability issues with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

NISP Test Coord. Workstream

Coordinate Tests

Conference calls / project
server support

Track interoperability issues



NISP High-level Workstream Planning 2018 - 2019

