



Commerzbank New Dedicated Interface

COMMERZBANK

A new solution to prepare for scalability, new market opportunities and open finance

General Framework

Regulatory Compliance (PSD2)

- Full-service end-to-end flows comply with the EBA RTS (Commission Delegated Regulation (EU) 2018/389)
- Authorization/SCA: Decoupled & Redirect

Implementation follows Berlin Group 1.3 with ground laid for upgrade to v2 Open Finance

Terms and Conditions for now

- Current solution remains the official interface
- New dedicated interface does not yet undergo an official market test phase according to RTS Art. 33 (no fallback)

XS2A Voluntary Partner Campaign: We need you!

Our Goal	Our Principles	Criteria
<p>Find one or more voluntary TPPs to praxis-validate our services</p> <ul style="list-style-type: none"> • For each new service to be rolled out, there will be a separate „campaign“. • Advantages for TPPs as well as for Commerzbank: early detection of defects, better preparation of the big migration, closer coordination and alignment. 	<p>Non-discrimination rule for TPPs (Article 36 PSD2)</p> <ul style="list-style-type: none"> • We appreciate any TPP to participate. • Campaigns will be published on all our communication channels transparently, early in advance and open to every TPP. 	<p>Technical load and capacity require anticipation</p> <ul style="list-style-type: none"> • TPP must use our official interface already (for fallback). • TPP must possess a valid role certificate. • In order to plan capacities and prepare, the application phase per campaign is time-limited

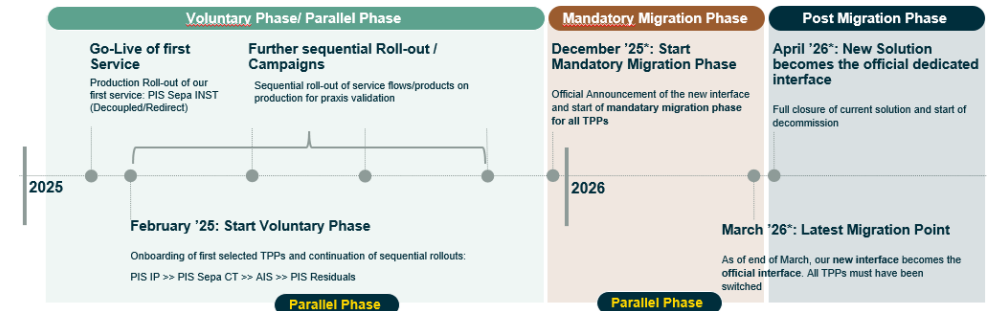
Introduction to the new Developer Portal

- New base URL: <https://xs2a.api.commerzbank.com> & New well-known URL
- Berlin Group: Endpoint's structure in accordance to the Berlin Group specification 1.3

	Base URL	Base-path	Service	Product
POST	https://xs2a.api.Commerzbank.com/	berlingroup/v1/	Payments/	instant-sepa-credit-transfers

- Easy process flow implementation: Complete list of Hateoas links in all responses
- Enhanced error handling: more specific TPP messages for common business errors / more specific error pages displayed to PSU during Redirect approval flow
- New SCA decision matrix
- Support of TPP-Brand-Logging-Information header parameter

Sequential Migration Strategy & Timeline



Voluntary Migration Phase (Current solution remains the official (revert-back) solution for all TPPs)

- Praxis validation of single services with selected TPPs as a preparation & risk mitigation for the overall go-live
- PSD2 services will be rolled out to PROD **sequentially**; For each service/roll-out, TPPs will be called to participate

Mandatory Migration Phase (Current solution remains the official (revert-back) solution for all TPPs)

- Comply with the regulatory requirement to give TPPs a **minimum of three months** to adapt to breaking changes
- **Official announcement** to all TPPs to migrate to the new interface & **All PSD2 Services** are rolled out End-to-End on PROD

Post Migration Phase (New solution is now the official solution for all TPPs)

- Switch-off of the current solution and full migration of all TPPs to the new interface
- All services of the current solution will be **switched off completely**; Decommission of current solution begins

New Dedicated Support Mailbox - XS2ASUPPORT@COMMERZBANK.COM

Required Information in your Request

- TPP name (optional: registration number)
- Timestamp
- Endpoint (URL) where problem occurred
- X-Request-ID / Payment-ID (Unique request identification)
- Exact description of the issue
- Request and response and HTTP code



Register now and get whitelisted for the XS2A interface!

Visit <https://developer.commerzbank.com> - Register and create your account and get whitelisted

Frequently Asked Questions (FAQ) on our new dedicated interface – PIS SEPA Instant Payments

Are there any plans to provide EMBEDDED flow in the future?

There are no plans to offer Embedded Flow. But maybe it will be possible with EU DI Wallet/SCA. From Commerzbank's point of view, this SCA approach should also be offered to TPPs in a "direct" usage approach. (SCA should be possible directly between TPP as a relying party and EU DI wallet. Same or cross device)

Will there be a sandbox account with mocked data, that allows to test the whole flow?

Initially, no sandbox will be offered during the voluntary phase, but it will be developed as it is part of the regulatory requirements.

The current PSD2 API supports the combined service flow for sessions with AIS and PIS in series. Is this supported and will the AIS of the old API work with the new PIS API?

We will offer the combined service, but only at a later date when we offer AIS. Due to our completely new technical approach, it is unlikely that a combined service will work across API installations (current/new solution), but of course your process will not be broken, just the convenient ability to save a login will not work.

Will the consents (created with the old API) also be migrated in to new API?

There is no plan to migrate consents from the current to the new solution. However, due to the long parallel phase, you can control it on TPP side and ensure that currently valid consents are transferred to the new solution. But this is a good and important point for the planned workshop on AIS.

Do you support app2app redirect instead of web, with user authorisation in the app?

App2app is currently not supported and we do not plan to support it in the future.

In case of an ongoing decoupled authorisation on the customers mobile phone, will we be able to delete the authorisation in case of any interruption of the payment process, e.g. the customer decided on PISP environment to cancel/reject/close the payment process?

As long as the customer has not yet approved the payment AND the execution has already started, you can cancel the payment in parallel. The payment cannot be cancelled when it has already been cancelled,

executed or is getting executed. (You can then continue your process as normal, which is usually checking the status of the payment and manage the customer process accordingly).

Does the new PIS support invitations without debtor account iban and account selection during the authorisation. In redirect and decoupled?

There is no standard in German banks on how to handle this. We understand the need to improve the payment initiation flow and save a step to retrieve the account list (improving the conversion rate). We should stay in touch and look at how we can improve this experience once we are live with the new interface. The new implementation will offer more flexibility to comply with the requirements of the TPPs and the German Banks Association agreements.

Is a 365 days request possible for turnovers without SCA?

Good advice for the workshop on SEPA CT. Future payments are currently not part of SEPA IP.

