

MoneyNet Requirements

PSD2

Release: 0.4

Date: 26/02/2023

Version	Change/Note	Date
0.1	First document version	18/10/2021
0.2	2.6.5 New field ownerName for the account details (in production on 07/06/2022)	04/03/2022
0.3	2.6.3 New Balance Type managed from 02/08/2022	29/04/2022
0.4	2.4.2 New specification for validity consent period from 26/04/2023	26/02/2023

SOMMARIO

1.	<i>introduction</i>	3
2.	<i>INTERFACE DOCUMENT</i>	3
2.1	Exposed Services	3
2.2	Url API Portal	5
2.3	Preliminary Information	5
2.3.1	Obligatoriness or not of PSU ID.....	5
2.3.2	Payment and Product Typologies Managed	5
2.4	Resources Status	5
2.4.1	SCA	5
2.4.1.1	SCA Approach.....	6
2.4.2	Consent	6
2.5	Single Payment	7
2.6	Data Model	7
2.6.1	Single Payment.....	7
2.6.2	Balance.....	8
2.6.3	Balance Type	8
2.6.4	Transactions.....	9
2.6.5	Account Details	10
3.	<i>SANDBOX LIBERE SERVICE</i>	11
3.1	Access	11
3.2	Technical details and Documents	11

1. INTRODUCTION

Document's purpose is to describe the documentation uploaded in the API Console and how to access and use the Sandbox Libere service.

2. INTERFACE DOCUMENT

2.1 Exposed Services

This paragraph describes the different type of exposed services:

- **Payment**

ENDPOINTS/RESOURCES v.1.3	METHOD	DESCRIPTION
payments/ {payment-product}	POST	Inizialization of a single payment {paymentId} with all the relevant details for the related product payment. This is the first step, in the API, to inziare a payment.
payments/ {payment-product}/ {paymentId}	GET	Retrieves the details of a initialized payment.
payments/{payment-product}/ {paymentId}/status	GET	Retrieves the payment status.
{payment-service}/{payment-product}/ {paymentId}/ authorisations	GET	Retrieves the list of authorizations of a payment resource.
{payment-service}/ {payment-product}/ {paymentId}/ authorisations/{ authorisationId}	GET	Retrieves the status related to a specific authorization {authorisationId} of a specific {paymentId}.

- **Account**

ENDPOINTS/RESOURCES v.1.1.3	METHOD	DESCRIPTION
accounts	GET	Retrieves accounts information related to the consent that the PSU has released to the TPP.
accounts/{account-id}	GET	Retrieves the information related to the account {account-id}.
accounts/{account-id}/balances	GET	Retrieves the detailed information on the account balance indicated
accounts/{account-id}/transactions	GET	Read transaction list of a given Account {account-id}
accounts/{account-id}/transactions/{resourceId}	GET	Read transaction details of an requested transaction {resourceId}

- **Consent**

ENDPOINTS/RESOURCES v.1.1.3	METHOD	DESCRIPTION
consents	POST	Inizialization of a consent resource to define the access request to specific information to one or more accounts of a PSU.
consents/{consentId}	GET	Retrieves all the information related to a particular consent {consentId}.
consents/{consentId}	DELETE	Cancel a consent {consentId}.
consents/{consentId}/status	GET	Retrieves the status related to a particular consent {consentId}.
consents/{consentId}/authorisations	GET	Retrieves the list of authorizations related to a particular consent {consentId}
consents/{consentId}/authorisations/{authorisationId}	GET	Retrieves the status related to a particular authorization {authorisationId} of a specific consent {consentId}

- **Funds-Confirmations**

ENDPOINTS/RESOURCES v.1.1.3	METHOD	DESCRIPTION
funds-confirmations	POST	Verifies if a specific import is available at the moment of the request, related to a specific account of a card identified by an IBAN code.

2.2 Url API Portal

Here below the URL to access to the Portal:

ABI	DESCRIPTION	URL CONSOLE
36033	Money.net	https://easybox-money.net-psd2.obp.sia.eu/sapr

2.3 Preliminary Information

This paragraph, describes some detailed information for the Payment Institution of ASPSP related to PSD2.

2.3.1 Obligoriness or not of PSU ID

PSU ID and PSU Corporate ID represent the identify of Retail and Corporate clients in Online Banking. In this case these fields are not requested for the PIS and AIS services.

CATEGORY	TASK/USE CASE	PSU – OBLIGATORINESS			
		PSU ID*	PSU Corporate ID*	PSU TYPE	PSU Corporate ID TYPE
PIS	Payment Single Initiation Request	NA	NA	NA	NA
PIS	Start Authorisation of a Payment Initiation Request	NA	NA	NA	NA
AIS	Consent Request	NA	NA	NA	NA

Where **M**= Mandatory, **C**= Conditional, **O**=Optional **NA** = Non Applicable

2.3.2 Payment and Product Typologies Managed

This paragraph describes the payment and product typologies managed by the ASPSP.

PAYMENT CATEGORIES	PRODUCT PAYMENT TIPOLOGIES			
	SEPA-CREDIT-TRANSFER (SCT)	INSTANT-SEPA-CREDIT-TRANSFERS	TARGET-2-PAYMENTS	CROSS-BORDER-CREDIT-TRANSFERS
SINGLE PAYMENT PRODUCTS	OK	KO	KO	KO

2.4 Resources Status

Here below the available status for the following resources:

2.4.1 SCA

Here below the available status for SCA process:

CODE	DESCRIPTION
RECEIVED	The authorization to the initialization is successfully created.
PSUAUTHENTICATED	The user related to the resource to authorize, was identified and authorized.
FINALISED	Authorization procedure is successfully finalised.
FAILED	Authorization procedure is failed.

2.4.1.1 SCA Approach

The SCA Method is selected by the ASPSP. The choice is in the following table:

ABI CODE	REDIRECT	DECOUPLED	OAUTH2	EMBEDDED
36033	OK	KO	KO	KO

2.4.2 Consent

The Moneynet interface accept the Detailed and Offered Consent management. Hereafter the features of the Consent:

- The Validity Consent period is 90 days until 25/04/2023 and 180 days from 26/04/2023;
- Possibility to manage in the TPP request the maximum number of access without the PSU (from 1 to 4, in a timeframe of 60 secons).

Here below the available statuses for a Consent.

CODE	DESCRIPTION
RECEIVED	The request was correctly received
REJECTED	The request was rejected
VALID	The consent is valid
REVOKEDBYPSU	The consent has been revoked by PSU.
EXPIRED	The consenti is expired
TERMINATEDBYTPP	The corresponding TPP, resolved consent by applying the DELETE method to the consensus resource.

2.5 Single Payment

Here below the statuses used by the ASPSP, in the initialization payment process:

- **SCT**

STATUS CODE	NOME	DESCRIZIONE	NOTE
RCVD	RECEIVED	The request is correctly received	After the Init
ACWC	ACCEPTEDWITHCHANGES*	Valid request with a correct PSU authentication but some information has been modified (for example the execution date).	SCT values are showed in the resume page; waiting for the SCA.
ACFC	ACCEPTEDFUNDSCHECKED	The funds was correctly checked.	
ACSC	ACCEPTEDSETTLEMENTCOMPLETED	The Booking Process, on debtor account, is successfully completed.	Funds are already booked in the debtor account. Final status is OK.
RJCT	REJECTED	The request was rejected.	Final status is KO.

2.6 Data Model

Here below the Data Model of relevant resources:

2.6.1 Single Payment

Here below the payment JSON structure

NA = Non Applicable

- **SCT**

ELEMENT	TYPE	CONDITION
debtorAccount (incl. type)	Account Reference	Optional
instructedAmount (inc. Curr.)	Amount	Mandatory
creditorAccount	Account Reference	Mandatory

creditorName	Max70Text	Mandatory
remittance Information Unstructured	Max140Text	Mandatory
requestedExecution Date	ISODate	Optional

2.6.2 Balance

Here below, the relevant information returned upon a request of account balance:

ATTRIBUTE	TYPE	CONDITION	DESCRIPTION
balanceAmount	Amount	Mandatory	
balanceType	Balance Type	Mandatory	

2.6.3 Balance Type

Here below the Balance Type managed:

TYPE	DESCRIPTION
expected (disponibile) No more available from 02/08/2022	Balance composed of booked entries and pending items known at the time of calculation, which projects the end of day balance if everything is booked on the account and no other entry is posted. For card accounts, this is composed of <ul style="list-style-type: none"> invoiced, but not yet paid entries, not yet invoiced but already booked entries pending items (not yet booked)
interimAvailable (contabile booked) From 02/08/2022 to interpretate as Available balance	Available balance calculated in the course of the account 'servicer's business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified. For card-accounts, this is composed of <ul style="list-style-type: none"> invoiced, but not yet paid entries, not yet invoiced but already booked entries

closingBooked (booked balance from 02/08/2022)	Balance of the account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period. For card-accounts, this is composed of <ul style="list-style-type: none"> invoiced, but not yet paid entries
---	---

2.6.4 Transactions

In the first access, if any value has been sent in the field dateFrom, the response will contain all the transactions 90 days back.

Here below, the relevant information returned by the ASPSP, after a transaction request:

ATTRIBUTE	TYPE	CONDITION	DESCRIPTION
transactionId	String	OPTIONAL	Can be used as access-ID in the API, where more details on an transaction is offered. If this data attribute is provided this shows that the AIS can get access on more details about this transaction using the GET Transaction Details Request.
endToEndId	Max35Text	OPTIONAL	Unique end to end identity.
bookingDate	ISODate	OPTIONAL	The Date when an entry is posted to an account on the ASPSPs books.
valueDate	ISODate	OPTIONAL	The Date at which assets become available to the account owner in case of a credit
transactionAmount	Amount	MANDATORY	The amount of the transaction as billed to the account.
proprietaryBank TransactionCode	Max35Text	OPTIONAL	Proprietary bank transaction code as used within a community or within an ASPSP e.g. for MT94x based transaction reports.

remittance Information Unstructured	Max140Text	OPTIONAL	
---	------------	-----------------	--

2.6.5 Account Details

Here below the relevant details of an account response:

ATTRIBUTE	TYPE	CONDITION	DESCRIPTION
resourceId	String	CONDITIONAL	This is the data element to be used in the path when retrieving data from a dedicated account. This shall be filled, if addressable resource are created by the ASPSP on the /accounts endpoint. In this case resourceId is the IBAN.
iban	IBAN	OPTIONAL	This data element can be used in the body of the Consent Request Message for retrieving account access consent from this payment account
currency	Currency Code	OPTIONAL	Account currency
ownerName	String	Optional	This is the account owner name. Note: Available in production on 07/06/2022 just for the API GET/accounts/{accountId}.

3. SANDBOX LIBERE SERVICE

3.1 Access

Sandbox Libere is the Open Banking solution that gives the possibility to the TPP to execute test calls to the PSD2 service.

For the access is not necessary a specific certificate, the TPP just need to fill in the Request Form (attached in the Documents section, "Sandbox Libere – Registration and Request Form") and send it to the ASPSP Help Desk (to check the ASPSP website) with the following information:

- ✓ TPP Name;
- ✓ Username (to use for the login);
- ✓ TPP email address (to use for the account validation).

After that, the Help Desk will contact directly the TPP and will communicate the password account and the univocal "user_key" that will be the authentication way for the Sandbox Libere calls (instead of the certificate). This value must be set as Query Parameter.

In this way the TPP will be qualified to the access and will be able to do the tests and to know how the PSD2 service works.

3.2 Technical details and Documents

Inside of the ASPSP API Portal is possible to find all the necessary information for all the Open Banking operations.

In the left side of the homepage, clicking on "Servizi" section, it will appear in the center of the page the dedicated package for the ASPSP.

Clicking on the package it will appear the configuration of the services and, in particular, in the label "Sandbox" at the top, the specifications and rules for each API (you just need to do a double click in the desired one).

Moreover, at the top of the page in the Documentazione label, you can find and download the swagger file with the whole Open Banking solution.