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Summary of the 21st Meeting of the API Evaluation Group

Conference call via Skype on 11 October 2018, 14h00-15h30 CEST
(Approved by the API EG Members)

1. Welcome and introduction

The co-Chairs, J. Whittle (NPSO Ltd) and O. Berglund (Trustly Group AB) welcomed the participants to the twenty-first meeting of the API Evaluation Group (EG) which was held as a conference call and to which representatives of the five API initiatives (APIIs) had also been invited. Please see Annex I for the list of attendees.

A baselined draft version of the recommended functionalities had been shared with the APIIs on 9 October 2018 and the aim of this call was to give the APIIs an opportunity to share their assessment of headline directional issues described in the recommended functionalities versus their specifications.

J. Whittle provided further clarity on how to interpret the different columns included in the recommended functionalities document and stressed that the focus would only be on column 1 (see Annex II) which indicates whether in the view of the API EG the recommendation should be supported by APIIs to achieve cross market consistency and harmonisation between specifications. He continued by saying that when the document is published it will set expectations on both the APIIs and account servicing payment service providers (ASPSPs) and that the goal is not only to ensure alignment with the law but also to ensure good market facing outcomes. Moreover, it is important to understand the impact of these recommended functionalities also in view of the fact that there is a risk that not all ASPSPs will be able to achieve these requirements. To this end, the understanding of the view of the APIIs in relation to column 1 will be very valuable input for the API EG.

Some APII representatives commented that the status of the document was not clear, and that certainty would be needed concerning when the document would be locked down in order to be sure that no further requirements or changes to existing requirements would be added at a later date. It was also questioned whether there was still enough time to make any changes and get testing in place by March 2019.

The European Commission (EC) representative reiterated that the aim of the API EG is to help ASPSPs in developing APIs that will allow them to get an exemption from having to provide a fallback solution. He added that the recommended functionalities document is helpful as it flags issues that could potentially arise. He also reiterated that the creation of obstacles should be avoided and advised that the ASPSPs would get together with the TPPs that will have to use their APIs.

2. Review of the recommended functionalities

J. Whittle suggested for the APIIs to point out the functionalities they would like to discuss and to start with these topics which APIIs are not sure that they will be able to

support. An APII representative commented that there had not been enough time to review this document and that it was hence too early to provide a definite answer.

The following comments from APIIs were noted in relation to the recommended functionalities:

- Some functionalities are not necessarily in line with the EBA's Opinion Paper for example the provision of account balance is not required in the context of payment initiation services (PIS).
- Some functionalities are not required but are rather nice to have (e.g. RF 13 "Should allow the PSU to set up and stop a recurring transaction (including card payments) through the PISP". A legal assessment would be needed to support the view that this would indeed be required.

J. Whittle clarified that whenever there is a 'Yes' in the first and second columns (see Annex II) the API EG is of the view that it is a legal requirement which can be tracked back to the columns which reference relevant articles and main requirements as per PSD2, the RTS and the EBA Opinion Paper.

The EBA representative informed that as an observer of the API EG the EBA had been involved in the process and had provided expertise on the legal requirements. She added that a number of questions linked to the RF document had been submitted to the EBA Q&A tool and explained that while the EBA and NCAs draft answers to level 2 and level 3 issues, level 1 questions are answered by the EC and that all responses are published via the Q&A tool. She added that the RF document focuses on what APIIs should support in the context of delivering a good API, sometimes beyond specific legal requirements, in line with its mandate.

The EC representative emphasised that there is indeed a difference between fulfilling legal requirements and providing a good API. He reiterated that in addition to fulfilling the legal requirements there can also be no obstacles. Close cooperation with TPPs would be required to find out what these potential obstacles could be. Advice should be given by TPPs on what is required not to create obstacles. An ECSA representative was of the view that this is more a discussion for the API EG and that there is no legal requirement in relation to 'creating obstacles' but that it might however prevent an ASPSP from getting an exemption.

A TPP representative commented that there are no 'nice to have's' in this document but that all functionalities need to be supported for the API to be considered "good".

It was also reiterated that it will be the responsibility of the NCAs to decide, together with the EBA, on whether an ASPSP can be exempted from having to provide a fallback solution. The API EG's role is to help provide a warning system to highlight issues relevant to this process.

No further legal assessment will be carried out as it is not part of the API EG's mandate and in view of the fact that as mentioned earlier the API EG has relied on the advice from the EBA and EC.

3. Summary and next steps

The APIIs were invited to include their confirmation of alignment with each recommended functionality - and where appropriate the proposed mitigation if they are

unable to support it - in a separate column by 19 October 2018. The API EG in particular wants to learn whether the APIs can indeed support the listed recommended functionalities taking into account the following interpretation:

- In case of a 'Yes' in column 1 and 2, the API EG is of the opinion that this is an important functionality that is legally required (in line with legal expertise provided by the EC and the EBA).
- In case of a 'Yes' in column 1 and 'No' in column 2, it would be helpful from a market facing point of view that the APIs would support this functionality even though it is not a legal requirement.

An APII representative asked what would happen to their responses taking into account that these responses could change following clarification from the Q&A tool. J. Whittle explained that the input of the APIs will be anonymised and that most likely the document will need to be iterated as we move forward.

The EC representative added that it would in particular be important to understand why APIs think it is not necessary to support certain functionalities and also if there are functionalities that will be supported in a later version of their specifications.

After having received the input from the APIs the API EG will discuss whether further iterations with the APIs would be required and will update the APIs accordingly.

4. Closure of the meeting

The co-Chairs closed the meeting around 15h30 CEST and thanked the participants for the constructive meeting.

Annex I: List of attendees**- API EG**

Category	Name	Institution	Attendance
Co-Chairs	James Whittle	NPSO Ltd	Yes
	Oscar Berglund	Trustly Group AB	Yes
TPP Members	Joan Burkovic	Bankin'	Yes
	Aoife Houlihan	Klarna	Yes
	Ralf Ohlhausen	PPRO	Yes
ASPSP Members	Marieke van Berkel	EACB	
	Gijs Boudewijn	Dutch Payments Association (representing EBF)	Yes
	Emil Johansson	Swedbank (representing ESBG)	Yes
PSU Members	Jean Allix	BEUC	Yes
	Just Hasselaar	Ecommerce Europe	
	Pascal Spittler	IKEA (representing EuroCommerce)	Yes
Other Members	Thaer Sabri	EMA	
	Peter Cornforth	Paysafe (representing EPIF)	
Observers	Ralf Jacob	European Commission	Yes
	Remo Croci	European Commission	Yes
	Helene Oger-Zaher	EBA	Yes
Linking pin with technical experts	Arturo G. Mac Dowell	Eurobits	Yes
Guest	Lorenzo Gaston	Gemalto (Convenor ISO TC 68 / SC2 / SG1 TPP)	Yes
Secretariat	Etienne Goosse	EPC	Yes
	Christophe Godefroi	EPC	Yes

- API standard initiative representatives

Name	Institution	Attendance
Oliver Bieser	Berlin Group	Yes
Miguel Torres Vila	Berlin Group (Redsys)	Yes
Imran Gulamhuseinwala	Open Banking UK	Yes

Chris Michael	Open Banking UK	Yes
Nilixa Devlukia	Open Banking UK	Yes
Robache Hervé	Stet	Yes
Alain Benedetti	Stet (BNP Paribas)	Yes
Maciej Kostro	Polish Bank Association	Yes
Wojciech Pantkowski	Polish Bank Association	Yes
Peter Kopriva	Slovak Banking Association	Yes
Marcel Laznia	Slovak Banking Association	Yes

Annex II: Recommended functionalities header (based on version 9 November 2018 which was published on the EPC website)

EBA Opinion Table 1 Main requirements	Relevant articles	0. Recommended Functionality description	1. Common recommendation to be supported by API initiatives to achieve cross market consistency and harmonisation between specs (y = Yes should be supported)	2. Functionalities specific to ASPSPs seeking to meet the conditions for an exemption (Y = Yes should be implemented as explicitly legally required and as such to meet the conditions for an exemption / N = Not explicitly required to meet the conditions for an exemption but relevant to good market facing outcomes	3. Market facing commentary to inform considerations for implementing a good API for customers (specific comments attributed to ECSAs = European Credit Sector Associations (EBF, ESG, EACB), BEUC = the European Consumer Organisation, TPPs = AISP and PISP providers, Retailers = EuroCommerce and Ecommerce Europe)