

## **Introduction**

The introduction of the Payment Services Directive, more commonly known as PSD2, establishes new requirements for Account Servicing Payment Service Providers (ASPSP) that hold payment service accounts of payment service users (PSUs). The Directive forces the banks to open their infrastructure and expose payment account data to third parties providers (e-commerce, other banks, etc.), upon client' request.

Third-party payment providers (TPPs) may offer the following services to Puilaetco clients:

- **Account Access Services:** An online service that collects and aggregates customer data to provide cross-banking data aggregation and build a better experience for PSUs;
- **Funds availability information services:** An online service that enables to provide direct confirmation that there are enough funds on a PSU account to execute a card-related payment transaction

These services can be offered by TPPs thanks to the PSD2 Application Programming Interface (API), provided by Puilaetco Luxembourg, which let the TPPs get access to PSUs account information. This document presents a summary of technical specifications.

## API Technical Specifications - Summary

Puilaetco Luxembourg API is based on the model and standards of **Version 1.3 of NextGenPSD2** Framework of the Berlin Group. It offers a modern, open, harmonised and interoperable set of APIs as the safest and most efficient way to provide data securely.

The NextGenPSD2 Framework reduces XS2A (access-to-account) complexity and costs, addresses the problem of multiple competing standards in Europe and, aligned with the goals of the Euro Retail Payments Board, enables European banking customers to benefit from innovative products and services ('Banking as a Service') by granting TPPs safe and secure (authenticated and authorised) access to their bank accounts and financial data.

Berlin Group is proposing three different models to provide PSU credentials to the API out of which the Redirect Flow is by far the most flexible and provides support for any type of strong customer authentication method already used by the ASPSP. All APIs provide support for the Redirect Flow.

Not every message defined in this API definition is necessary for all approaches.

Furthermore this API definition does not differ between methods which are mandatory, conditional, or optional.

Therefore for a particular implementation of a Berlin Group PSD2 compliant API it is only necessary to support a certain subset of the methods defined in this API definition.

### ## Some General Remarks Related to this version of the OpenAPI

Specification:

- **This API definition is based on the Implementation Guidelines of the Berlin Group PSD2 API.**
- **This API definition contains the REST-API for requests from the TPP to the ASPSP.**
- According to the OpenAPI-Specification [<https://github.com/OAI/OpenAPI-Specification/blob/master/versions/3.0.1.md>]:

"If in is "header" and the name field is "Accept", "Content-Type" or "Authorization", the parameter definition SHALL be ignored."

The element "Accept" will not be defined in this file at any place.

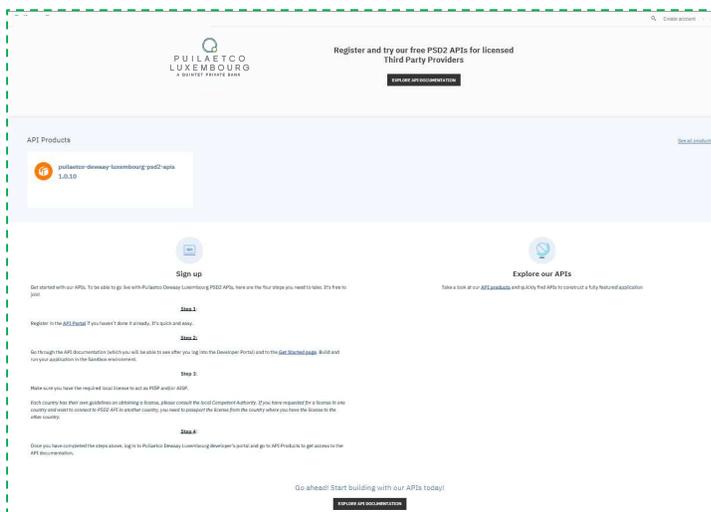
The elements "Content-Type" and "Authorization" are implicitly defined by the OpenApi tags "content" and "security".

- Overview
- GET /v1/accounts
- GET /v1/accounts/{account-id}
- GET /v1/accounts/{account-id}/balances
- GET /v1/accounts/{account-id}/transactions/
- GET /v1/accounts/{account-id}/transactions/{resourceId}
- POST /v1/consents
- DELETE /v1/consents/{consentId}
- GET /v1/consents/{consentId}
- GET /v1/consents/{consentId}/authorisations
- POST /v1/consents/{consentId}/authorisations
- GET /v1/consents/{consentId}/authorisations/{authorisationId}
- PUT /v1/consents/{consentId}/authorisations/{authorisationId}
- GET /v1/consents/{consentId}/status
- POST /v1/funds-confirmations
- Definitions

## Connecting to the API

TPPs wishing to use the PSD2 API to access Pulaetco Luxembourg customers' payment accounts, given that the client consent has been obtained, can authenticate themselves via this portal.

Only authenticated TPPs with authorised access will be able to access customer payment accounts.



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Get started with our APIs. To be able to go live with Pulaetco Dewaay Luxembourg PSD2 APIs, here are the four steps you need to take. It's free to join!

**Step 1:**  
Register in the [API Catalog](#) if you haven't done it already. It's quick and easy.

**Step 2:**  
Go through the API documentation which you will be able to see after you log into the Developer Portal and to the [Get started page](#). It will lead you to your application in the Sandbox environment.

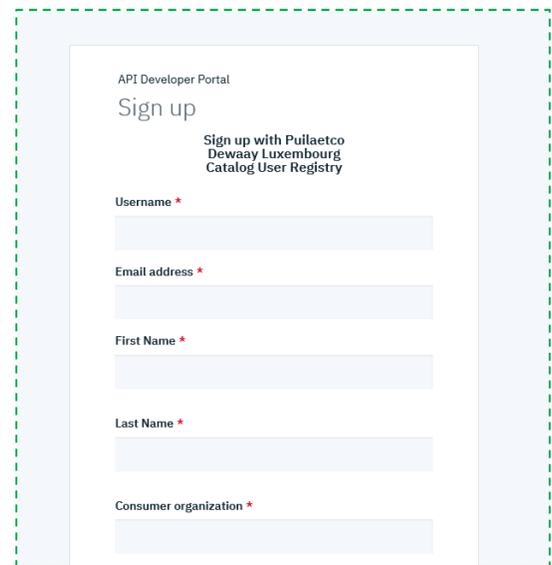
**Step 3:**  
Make sure you have the required local licenses as well as PSD and/or ASP.

**Step 4:**  
Each country has their own guidelines on obtaining a license, please consult the local Competent Authority. Once you have requested for a license in the country you wish to connect to PSD2 APIs in another country, you need to request the license from the country where you have the license in the other country.

**Step 5:**  
Once you have completed the steps above, log in to Pulaetco Dewaay Luxembourg developer portal and go to API Products to get access to the API documentation.

Go ahead! Start building with our APIs today!

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API Developer Portal

Sign up

Sign up with Pulaetco Dewaay Luxembourg Catalog User Registry

Username \*

Email address \*

First Name \*

Last Name \*

Consumer organization \*



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##### Step 2:

Go through the [API documentation](#) (which you will be able to see after you log into the Developer Portal) and to the [Get Started page](#). Build and run your application in the Sandbox environment.

##### Step 3:

Make sure you have the required local license to act as PSP and/or ASP.

*Each country has their own guidelines on obtaining a license, please consult the local Competent Authority. If you have requested for a license in one country and want to connect to PSD2 API in another country, you need to passport the license from the country where you have the license to the other country.*

##### Step 4:

Once you have completed the steps above, log in to Pulaetco Dewaay Luxembourg developer's portal and go to API Products to get access to the API documentation.



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Take a look at our [API products](#) and quickly find APIs to construct a fully featured application

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[EXPLORE API DOCUMENTATION](#)

## Glossary

API

Application Programming Interface

ASPSP

Account Servicing Payment Service Provider

Berlin Group

Institution that defines open and common scheme independent standards

PSD2

Revised Payment Services Directive (EU 2015/2366, also known as PSD2)  
which comes into full effect on 14 September 2019



**PSU**

Payment service user

**TPP**

Term commonly used in PSD2-related communication to designate globally the account information service providers (AISPs) and payment service providers issuing card-based payment instruments (CBPIIs)