karlovačka banka d.d.

Kaba Information on Open API Bank for TPP rls. 31.10.2021.

1. Introduction

In this Information Karlovačka banka d.d. Karlovac (hereinafter referred to as: the Bank) provides basic information about the characteristics of the implementation of the API Interface based on PSD2 regulations.

The Bank implemented its application interface solution based on the European Standard for PSD2 XS2A according to the HR model and provides services in accordance with PSD2 requirements, allowing access to the account interface.

2. Legislative framework

Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC
https://eur-lex.europa.eu/legal-content/HR/TXT/?uri=CELEX%3A32015L2366

Commission delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication
https://eur-lex.europa.eu/legal-content/EN/TXT/?qid=1550253433189&uri=CELEX:32018R0389

Payment System Act "Zakon o platnom prometu", published in the official gazette 66/2018 on the 20th of July 2018
https://narodne-novine.nn.hr/clanci/sluzbeni/2018_07_66_1330.html

EBA: Opinion of the European Banking Supervisory Authority on the manner of implementing RTSs on SCA and CSC from 6/13/2018.
https://eba.europa.eu/-/eba-publishes-opinion-on-the-implementation-of-the-rts-on-strong-customerauthentication-and-common-and-secure-communication

3. Documentation

The general documentation underlying the Bank's API interface
- The Berlin Group: An Introductions Paper
  https://77cb457b-3353-4bdc-8ab6-ff6bb2ccdc98.filesusr.com/ugd/c2914b_ee83f2dd159b4c709e9d8a949aefd863.pdf
- The Berlin Group: Joint Initiative on a PSD2 Complaint XS2A Interface Operational Rules
  https://77cb457b-3353-4bdc-8ab6-ff6bb2ccdc98.filesusr.com/ugd/c2914b_2cf4db130e4d4aa9a5547acd342865e2.pdf
- The Berlin Group: Joint Initiative on a PSD2 Complaint XS2A Interface Implementation Guidelines
  https://77cb457b-3353-4bdc-8ab6-ff6bb2ccdc98.filesusr.com/ugd/c2914b_a7164685fc584703abe39faf60542040.pdf
- OpenAPI Specification
  https://swagger.io/specification/
- HUB PSD2 API documentation
  https://www.hub.hr/index.php/en/psd2-open-api
- NextGenPSD2 XS2A Framework for Croatia- HR Country Specific
  https://www.hub.hr/hr/PSD2-Open-API

Specific documentation
API Provider documentation available to API users
- Implementation Guidelines V1.0.4.pdf (KABA API Definition)
- PSD2_KABA_WEB_content_v1_0.pdf
- PSD2-api-1.3.2-KABA.yaml
- Kaba_PSD2_Interface_konfigurator_v1.0.xlsx .
- KABA_Test_Guidelines.pdf_rls. 31.10.2021
- KABA_Test_Cases.pdf_rls.31.10.2021

Publicly available documentation
- Kaba Information for Open API Bank for TPP
- Kaba General Testing Conditions

4. Registration

API users can register for further information and testing at http://www.kaba.hr/psd2-api-request-for-testing/

5. Security

TPP identification to ASPSP	QWACS eIDAS certificates at TLS level
ASPSP identification to TPP	QWACS eIDAS certificates at TLS level
PSU authentication	delegated by TPP to ASPSP - redirect
Data encryption	based on TLS
Fraud detection	based on data associated with PSU authentication

6. Technical characteristics of the interface

Transport protocol	TLS Version 1.2
Application protocol	REST
Authorization protocol	Redirect
Character set	UTF-8
Data formats	JSON (individual payments) XML (for pain.001 pain.002 camt.053)
Data model	ISO 20022
Identifier of Convention	ISO 20022 Extended Terminology

7. Basic overview of supported messages

PIS	Initiation of a single payment (json)
	Initiation of a future dated single payment (json)
	Initiation of a bulk payment (pain.001.003)
	Grouping individual orders into a signing basket
	Obtaining transaction status
	Payment cancellation
AIS	Get list of reachable accounts
	Establish account information consent (up to 90 days up to 4 times a day without client explicite involvement)
	Get account details
	Get balances for a given account
	Get transaction information for a given account
PIISP	Confirmation of funds request

8. Payment services and payment products

Individual payments
- SCT EU Core - sepa-credit transfers
- Target2 Payment Core - target-2-payments
- Cross Border CT Core - cross-border-credit-transfers
- HR Domestic - domestic-credit-transfers -hr
- HR RTGS – hr-rtgs-payments
- HR Domestic Instant * - instant-domestic-credit-transfers-hr

Bulk payments **
- pain.001.003 -credit-transfers

* HR Domestic Instant is not currently available. The Bank will publish the information on its website www.kaba.hr about the production date.
** Bulk payments enabled only for corporate banking in HRK.

9. Payment Initiation

The following rules apply to all products:
(1) Debtor's reference; if omitted, for domestic payments (inside Croatia) default is HR99
(2) Creditor's reference; if omitted, for domestic payments (inside Croatia) default is HR99. For CreditorAccount list in the current Act of Ministary of Finance the valid value is required no default allowed, if omitted or invalid payment shall be rejected.If Creditor´s reference indicates salary the valid value is required no default is used.
(3) Applicable for future payments in HRK except batch booking payments
(4) If omitted, for payments inside EEA default is SHA/SLEV/SHAR. Option BEN/CRED is excluded from usage. If field is empty, SHA/SLEV/SHAR is default.
(5) If debtorAccount is used, IBAN is mandatory, currency of the debtor account is optional
(6) Creditor agent BIC or creditor agent name, charge bearer and creditor address are mandatory for cross-border payments if creditor agent is outside EEA
(7) For InstructedAmount HRK only HRK currency is acceptable in the filed DebtorAccount. Otherwise payment shall be rejected.
(8) Debtor account is optional for single payment acccording to item 36 of the EBA Opinion of June 2020. Debtor account mandatory for pain.001-credit-transfers.

Bulk Payments Scheme (SEPA pain001.003) available at http://www.sepa.hr/user-users/schema-za-sepa-kreditni-transfer/
If currency to be debited is not instructed, the Debtor Account will be debited in the currency of payment. The account should have sufficient funds. To execute payment, the Bank does not perform automatic account conversions.

Payment transaction will be executed in accordance with the Bank's Time Schedule for payment transactions. A transaction with a future execution date for which no sufficient funds on the account will be available shall be rejected after expiration of scheduled time frame for execution of the complying date.

Time schedule for receipt and execution of transactions for corporates:
http://www.kaba.hr/poslovni-subjekti/terminski-plan/
Time schedule for receipt and execution of transactions for natural persons:
http://www.kaba.hr/gradanstvo/terminski-plan/

Data Element	SCT EU Core	Target2 Paym. Core	Cross Border CT Core	HR Domestic	HR Domestic Instant	HR RTGS
endToEndIdentification	O1	O	O	O1	O1	O
debtorName	O	O	O	O	O	O
debtorAccount(5)	O8	O8	O8	O8	O8	O8
ultimateDebtor	O	NA	NA	O	O	NA
instructedAmount	M7	M7	M7	M7	M7	M7
creditorAccount	M	M	M	M	M	M
creditorAgent	O	C	C	NA	NA	NA
creditorAgentName	NA	NA	C	NA	NA	NA
creditorName	M	M	M	M	M	M
creditorId	NA	NA	NA	NA	NA	NA
creditorAddress	C	C	C	O	O	O
ultimateCreditor	O	NA	NA	O	O	NA
purposeCode	O	NA	NA	O	O	O
chargeBearer	NA	C4	C4	NA	NA	NA
remittanceInformationUnstructured	O	O	O	M	M	M
remittanceInformationStructured	O2	NA	NA	O2	O2	O2
requestedExecutionDate	O3	O3	O3	O3	03	03

10.Payment account information
Payment Account information - Account information, such as IBAN account number, currency, account name, product type and account type.
Account Balance - account information on PSU payment account identified by IBAN: opening balance and closing balance.
Transactions - financial transactions executed on the PSU account within defined time frame.
The Bank will provide transaction history of up to max 12 months.

11.API production environment
New version of API production environment available 31st January 2022.
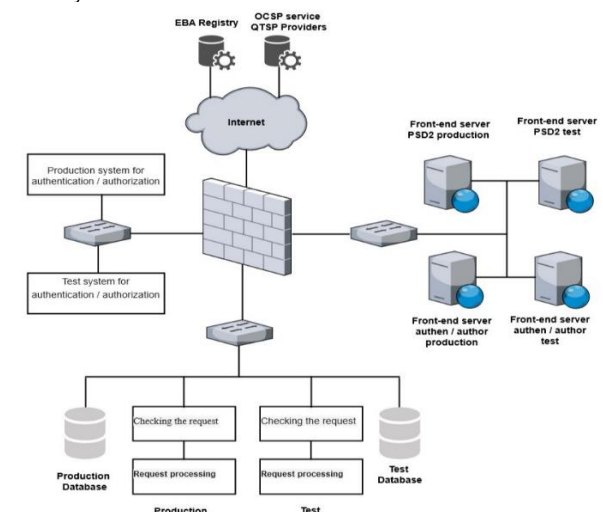
12.Applying SCA (Strong Customer Autentication)
The Bank supports the Redirect SCA Approach which enables PSU to use credentials issued and associated to PSU by the Bank. After the PSU is redirected to the URL provided by the Bank, the PSU will have the same authorization screen as in the Bank's online service. Once the payment is authorized, the PSU will be redirected to the URL provided by TPP in the request.
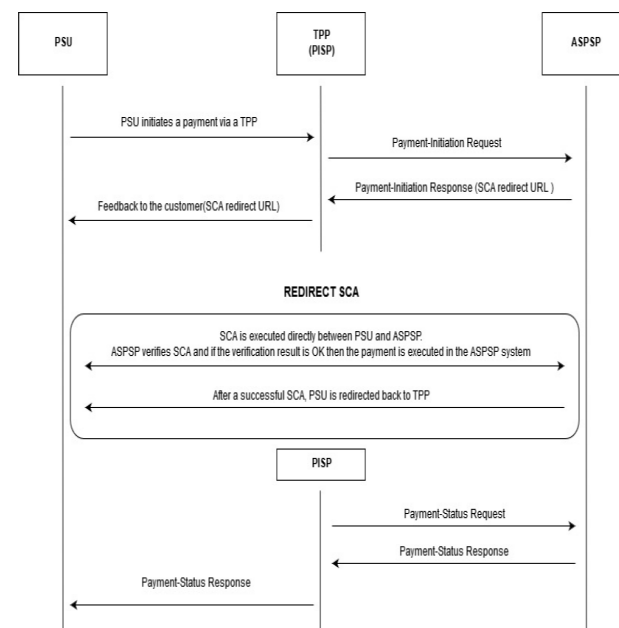
The Bank would apply strong customer authentication in all cases except:
- access by AISP without additional involvement of a PSU up to 4 times a day in accordance with the consent of the PSU
- access by the AISP in the presence of the PSU in accordance with the consent of the PSU.

13.Exemption from the contingency mechanism
The Bank applied for exemption from the contingency mechanism within the deadlines provided by the exemption from 14th September 2019.

14.Contact for questions, difficulties, complaints and additional information
API users and persons performing tests can contact the Bank for additional information or submit complaints regarding PSD2 compliance and Bank API:

- Directly through the Bank's web site http://www.kaba.hr/psd2-api-suggestions-and-comments/
- By submitting e-mail to reklamacije@kaba.hr
- By submitting e-mail to dedicated address for PSD2 area and API interface: psd2@kaba.hr

15.Plan for publishing key performance indicators and service level
The bank will publish on https://www.kaba.hr/psd2/statistic/ key performance indicators and service level. The date of the first release of KPI will be 13th of December 2019, as a result of cumulation of the first 90 days from the production date (statistic data collected from 14.09.2019 00:00 to 12.12.2019 24:00). The time schedule for updating daily statistics which will be publicly available on a/m website every business day until 2:00 pm for the previous day, or for more previous days if one or more previous days were non-working days.

16.Notice
The Bank will support the options and / or products of the Berlin Group as outlined herein.

17.Publishing
This Information was published and ready for testing on 31st October 2021.

karlovačka banka