

<p>1.Introduction</p> <p>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.</p> <p>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.</p> <p>2.Legislative framework</p> <p>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</p> <p>Commission delegated Regulation (EU) 2022/2360 of 03 August 2022 and 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/ENTXT/HTML/?uri=CELEX:32022R2360 https://eur-lex.europa.eu/legal-content/ENTXT/HTML/?qid=1550253433189&uri=CELEX:32018R0389</p> <p>Payment System Act "Zakon o platnom prometu", published in the official gazette 66/2018 on the 20 of July 2018 and 114/2022 published 03 October 2022 https://narodne-novine.nn.hr/clanci/sluzbeni/2018_07_66_1330.html</p> <p>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-rtss-on-strong-customer-authentication-and-common-and-secure-communication</p> <p>3.Documentation</p> <p>The general documentation underlying the Bank's API interface</p> <ul style="list-style-type: none"> - The Berlin Group: An Introductions Paper https://77cb457b-3353-4bdc-8ab6-f6bb2c0dc9b.filesusr.com/ugd/c2914b_ee83f2dd159b4c709e9d8a949aefd863.pdf - The Berlin Group: Joint Initiative on a PSD2 Complaint XS2A Interface Operational Rules https://77cb457b-3353-4bdc-8ab6-f6bb2c0dc9b.filesusr.com/ugd/c2914b_2cf4db130e4d4aa9a5547acd342865e2.pdf - The Berlin Group: Joint Initiative on a PSD2 Complaint XS2A Interface Implementation Guidelines https://www.berlingroup.org/files/ugd/c2914b_fec1852ec9c640568f5c0b420acf67d2.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 NextGenPSD2 Domestic AIS/PIS (berlin-group.org) <p>Specific documentation</p> <p>API Provider documentation available to API users</p> <ul style="list-style-type: none"> - Implementation Guidelines V1.0.5.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. 15.09.2023 - KABA_Test_Cases.pdf_rls. 15.09.2023 <p>Publicly available documentation</p> <ul style="list-style-type: none"> - Kaba Information for Open API Bank for TPP - Kaba General Testing Conditions <p>4.Registration</p> <p>API users can register for further information and testing at http://www.kaba.hr/psd2-api-request-for-testing/</p> <p>5.Security</p> <table border="1"> <tr> <td>TPP identification to ASPSP</td> <td>QWACS eIDAS certificates at TLS level</td> </tr> <tr> <td>ASPSP identification to TPP</td> <td>QWACS eIDAS certificates at TLS level</td> </tr> <tr> <td>PSU authentication</td> <td>delegated by TPP to ASPSP - redirect</td> </tr> <tr> <td>Data encryption</td> <td>based on TLS</td> </tr> <tr> <td>Fraud detection</td> <td>based on data associated with PSU authentication</td> </tr> </table>	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	<p>6.Technical characteristics of the interface</p> <table border="1"> <tr> <td>Transport protocol</td> <td>TLS Version 1.2</td> </tr> <tr> <td>Application protocol</td> <td>REST</td> </tr> <tr> <td>Authorization protocol</td> <td>Redirect</td> </tr> <tr> <td>Character set</td> <td>UTF-8</td> </tr> <tr> <td>Data formats</td> <td>JSON (individual payments) XML (for pain.001 pain.002 camt.053)</td> </tr> <tr> <td>Data model</td> <td>ISO 20022</td> </tr> <tr> <td>Identifier of Convention</td> <td>ISO 20022 Extended Terminology</td> </tr> </table> <p>7.Basic overview of supported messages</p> <table border="1"> <tr> <td>PIS</td> <td>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</td> </tr> <tr> <td>AIS</td> <td>Get list of reachable accounts Establish account information consent (up to 180 days up to 4 times a day without client explicit involvement) Get account details Get balances for a given account Get transaction information for a given account</td> </tr> <tr> <td>PIISP</td> <td>Confirmation of funds request</td> </tr> </table> <p>8.Payment services and payment products</p> <p>Individual payments</p> <ul style="list-style-type: none"> - 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 <p>Bulk payments **</p> <ul style="list-style-type: none"> - pain.001.003 -credit-transfers <p>* 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 domestic corporate banking in EUR.</p> <p>9.Payment Initiation</p> <p>The following rules apply to all products:</p> <ol style="list-style-type: none"> (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 Ministry 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 domestic payments in EUR 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 EUR only EUR currency is acceptable in the filed DebtorAccount. Otherwise payment shall be rejected. (8) Debtor account is optional for single payment according to item 36 of the EBA Opinion of June 2020. Debtor account mandatory for pain.001-credit-transfers. <p>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.</p>	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	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 180 days up to 4 times a day without client explicit involvement) Get account details Get balances for a given account Get transaction information for a given account	PIISP	Confirmation of funds request
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Payment transaction will be executed in accordance with the Bank's Time Schedule for payment transactions. Payment transaction with a future execution date for which no sufficient funds are available on the execution date, shall be rejected.

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	O3	O3

10.Payment account information

Payment Account information - Account information, such as IBAN account number, currency, account name, product type and account type.

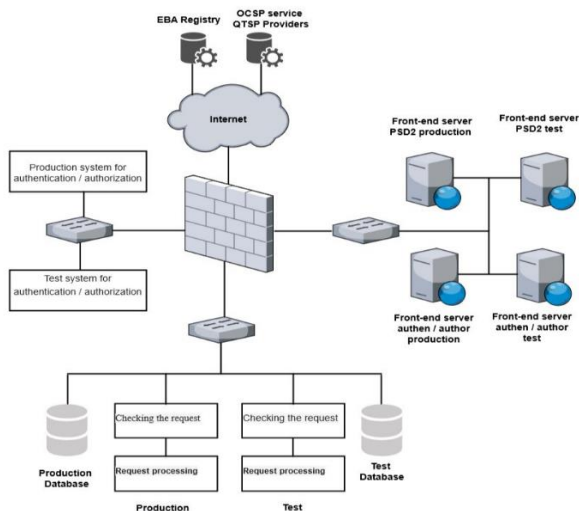
Account Balance - account information on PSU payment account identified by IBAN: opening balance and closing balance.

Transactions - financial transactions executed on the PSU account within defined time frame.

The Bank will provide transaction history of up to 12 months.

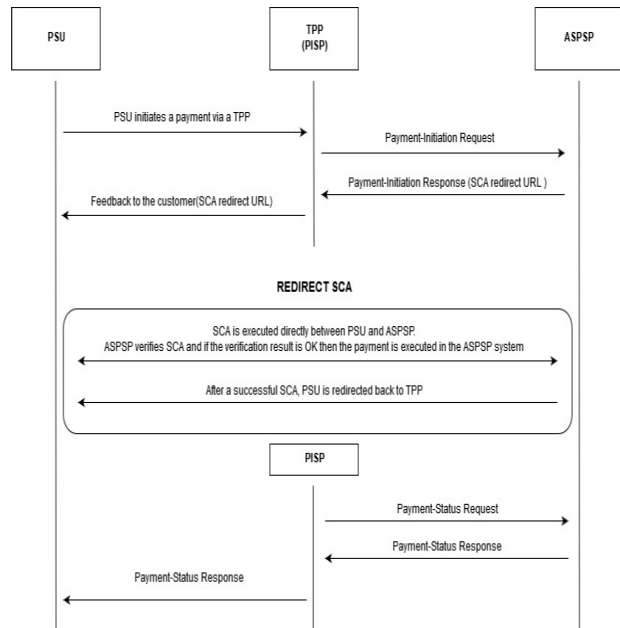
11.API production environment

New version of API production environment available 15th September 2023.



12.Applying SCA (Strong Customer Authentication)

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 publish on <https://www.kaba.hr/psd2/statistic/> key performance indicators and service level. The date of the first release of KPI was 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 is 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 15th September 2023.

