

Other service providers

Banking interface for other payment service providers.

Other service providers

We open the banking interface to other payment service providers (so-called third parties). Using the technical interface (API - Application Programming Interface) third-party developers can combine their applications with bank data and provide a payment initiation service and account information service, thereby fulfilling the legal duty of the bank to allow third parties access to VÚB clients' payment accounts. These services do not replace the services provided by banks, but are new payment services that other payment service providers, such as the bank, may also provide in relation to payment accounts held at the bank.

Who are the other payment service providers?

On 13 January 2018, the amendment to Act No. 492/2009 Coll. on payment services and on the amendment of certain acts implementing Directive 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market - PSD2 (Payment Services Directive 2) enters into force. These legislative changes bring, among other things, new payment services that can be provided by payment service providers under a license granted by a competent national authority within the European Union. The conditions for granting such a license are in the national legislation.

Other payment service providers may provide the following services from 13 January 2018:

Payment initiation services – Placing of payment orders to the bank through a provider of payment initiation services from a client's payment account held at a bank to which the client grants explicit consent. The condition of using this payment service is the availability of the client's payment account in the online environment.

Account notification service – This is an online service that provides the client with a consolidated account of his/her accounts held in various banks via the Internet or another electronic distribution channel. The service is provided by the Provider of Account Information Services after the client has given his/her consent to this Provider. The condition of the use of this payment service is the availability of the client's payment account in the online environment.

Through the technical interface, inter alia, VÚB will provide information on the availability of funds to the client's account to the Payment Service Provider issuing the payment facilities linked to the payment card to the account, based on the client's consent to VÚB Bank. From 13 January 2018, if the client grants VÚB Bank a prior approval, the bank shall respond to this provider upon request for confirmation of the amount of the balance on the client's account, using only the Y/N response, without blocking the funds on the client's account.

Most frequently asked questions

Where do I get technical details of the API services?

The API documentation and connection requirements are posted on the Developer Portal - <https://developers.vub.sk>. This documentation is available after your registration and application registration.

Can I test how access to API will look?

Testing access to the API is via the Developer Portal. The prerequisite for the possibility of testing the API is a successfully completed registration.

What is required for me to register as a developer on the portal?

For registration you need to fill out the electronic form at <https://developers.vub.sk>.

After completing and submitting the form, you will be contacted by a VÚB bank employee who will require a document from you, signed with your EV certificate. You will use this certificate to create a secure Mutual TLS (Transport Layer Security) connection for access to VÚB API. The certificate is proof that you are authorized to act on behalf of another payment service provider (third party).

Your company will then be verified against the National Bank of Slovakia (NBS) registry. After successful verification, you as a developer and your company will be registered on the Developer Portal. At the same time, you will receive an OAUTH2 ClientID and ClientSecret and you can start using the API. In order to use the API, it is necessary to request the subscription of specific APIs through the Developer Portal.

What should I do as a developer to get access to the API?

All available APIs are described on the developer portal (Developer portal - <https://developers.vub.sk>) where you need to register.

Contact

If you need further information, please write to the e-mail address **developers@vub.cz**. Our staff will contact you to answer your questions.

How will I know about planned outages?

Information on planned outages is posted on the VÚB Bank Internet Banking login page (<https://ib.vub.sk> or <https://nib.vub.sk>) and in the mobile application of VÚB Mobil Banking.