

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.

VUB PSD2 official announcement

VUB as the member of ISBD (**International Subsidiary Banks Division**) is going to fully align with the PSD2 Open Banking activities and introduce group solution for Open Banking portal and new API standard coming from Berlin-group NextGenPSD2 Access to Account Framework (<https://www.berlin-group.org/nextgenpsd2-downloads>) (Berlin-group standard).

Therefore we would like to present you our group Open Banking portal (“ISBD Open Banking Group Application”): <https://isbd.openbanking.intesasanpaolo.com/en/home> which can be used for active as well as for new TPP partners. This portal offers capability for test certificate generation, new ticketing system for all TPP requests and documentation (https://isbd.openbanking.intesasanpaolo.com/en/api_docs/vub).

Our key milestones are:

15.12.2021 – new sandbox API of Berlin-group standard introduction for all our active and registered TPP partners. Please find more details below.

1.2.2022 – Planned to GO LIVE for AISP APIs of Berlin-group standard. Please see the list below.

1.3.2022 – Planned to GO LIVE for PISP and PIISP APIs of Berlin-group standard. Please see the list below.

30.9.2022 – End of support for APIs of SBA standard (no new change requests and implementation changes).

21.04.2023 – Planned to decommissioning of APIs of SBA standard and decommissioning current VUB developer portal.

TPP Introduction

Application programming interfaces

for access to the Account Information Services and Payment Initiation Services, compliant with the new Payment Services Directive (PSD2), the regulatory technical standard for strong customer authentication (SCA) and open programming interfaces and the local Slovak legislation, transposing the PSD2 directive into local law.

Legal introduction

Všeobecná úverová banka, a.s. (“VUB”) enables access to accounts (XS2A) utilizing REST API services compliant with The Berlin Group NextGenPSD2 standard version 1.3.9 (shortly to be upgraded into version 1.3.11) that is further defined in implementation guidelines.

Access to the API can be requested by any natural or legal person that has the right to API access based on either the:

- Directive (EU) 2015/2366 of the European Parliament and of the Council of November 25th 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 (PSD2);
- Commission Delegated Regulation (EU) 2018/389 of November 27th 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication (RTS SCA) and common and secure open standards of communication (RTS SCS);

- Act no. 492/2009 Coll. on payment services and amendments to certain laws

This means particularly:

- Third Party Payment Service Providers that have been registered by a competent authority in the EU;
- Third Party Payment Service Providers that are in the process of being registered by a competent authority in the EU.

Required onboarding process

Open ID registration via <https://api.vub.sk/psd2/register>

Swagger available at **Open Banking portal**

(https://isbd.openbanking.intesasanpaolo.com/en/api_docs/vub).

Optional onboarding process



1. TPP registers on https://isbd.openbanking.intesasanpaolo.com/en/sign_up. For a successful registration you should select either:

a. **I'm registered TPP:** In this case you should upload public part of a production **eIDAS** certificate issued by a verified **QTSP**.

b. **I'm in registration process:** In this case you should upload either:

- Documentation that proves your TPP registration with a relevant NCA.
- Documentation that proves you are in the process of obtaining a TPP registration with a relevant NCA and it is likely that you will obtain such registration.

2. TPP receives email notification of successful registration.

3. TPP receives email notification about successful validation of registration, with a password for ISBD Open Banking Group Application

4. TPP logs into ISBD Open Banking Group Application and retrieves certificate and password for **Sandbox API**.

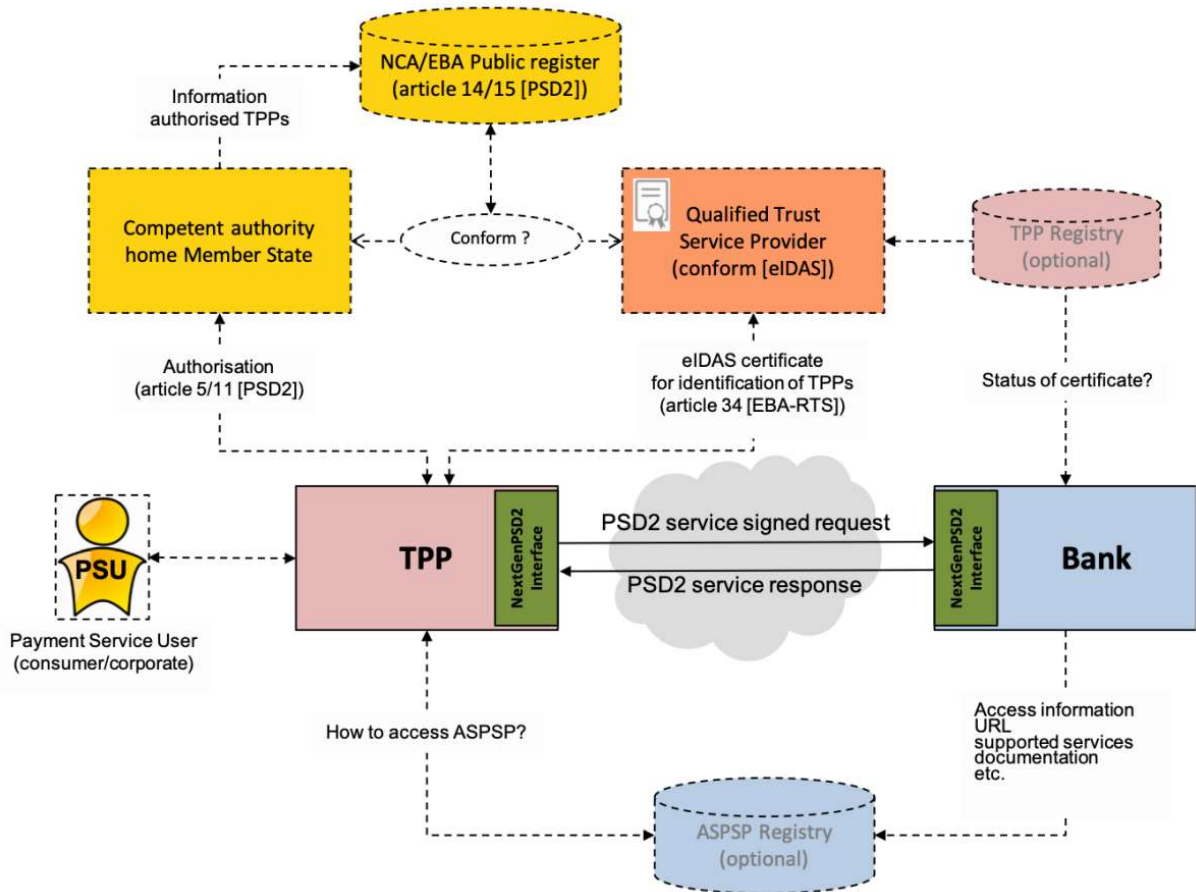
5. TPP tests **Sandbox API** using **TPP Active Toolkit**.

a. The toolkit is currently provided as a collection of Postman test scenarios. You can find it in **Postman collection** section of **API documentation** for VUB.

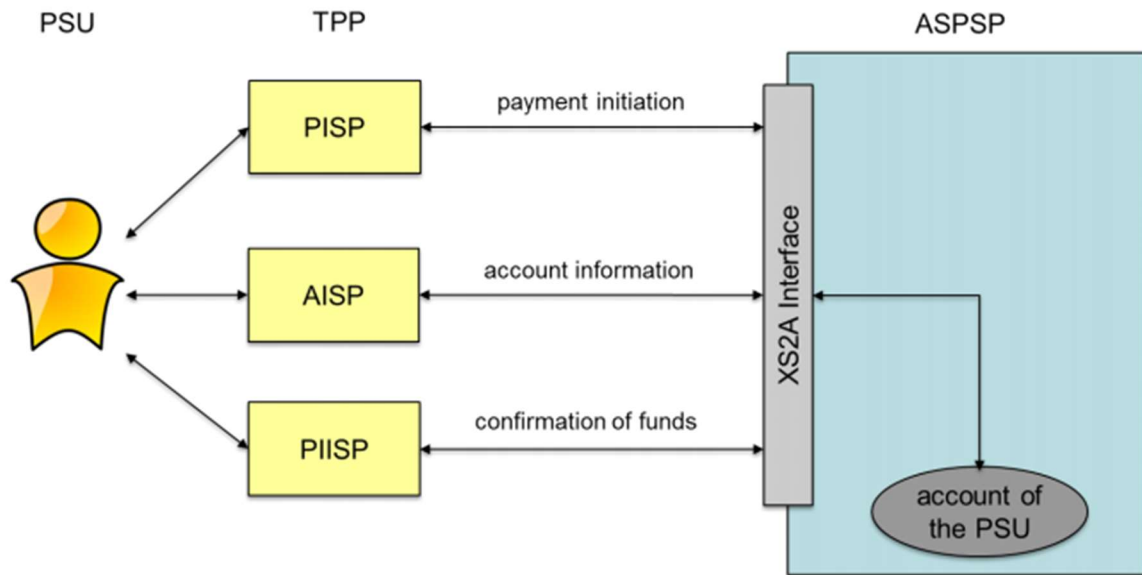
6. TPP starts using **Real API**.

Technical

Overview



XS2A interface



Access points

Sandbox API base URL: <https://api.vub.sk> with the http request header attribute "X-PSD2Sandbox" set to "yes"

Real API base URL: <https://api.vub.sk/>

Account Information Service (AIS)

- GET /v1/accounts
- GET /v1/accounts/{accountId}
- GET /v1/accounts/{accountId}/balances
- GET /v1/accounts/{accountId}/transactions
- GET /v1/accounts/{accountId}/transactions/{resourceId}
- POST /v1/consents
- GET /v1/consents/{consentId}
- DELETE /v1/consents/{consentId}
- GET /v1/consents/{consentId}/status

Payment Initiation Service (PIS)

- POST /v1/payments/{paymentProduct}
- POST /v1/bulk-payments/{paymentProduct}
- POST /v1/periodic-payments/{paymentProduct}
- GET /v1/payments/{paymentProduct}/{paymentId}
- DELETE /v1/payments/{paymentProduct}/{paymentId}
- GET /v1/bulk-payments/{paymentProduct}/{paymentId}
- DELETE /v1/bulk-payments/{paymentProduct}/{paymentId}
- GET /v1/periodic-payments/{paymentProduct}/{paymentId}
- DELETE /v1/periodic-payments/{paymentProduct}/{paymentId}
- GET /v1/payments/{paymentProduct}/{paymentId}/status

- GET /v1/bulk-payments/{paymentProduct}/{paymentId}/status
- GET /v1/periodic-payments/{paymentProduct}/{paymentId}/status

Confirmation of Funds Service (PIIS)

- POST /v1/funds-confirmations

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.