



openFinance API Framework

Operational Rules for Extended Services

Mandate Services

Version 2.0.1

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1 Introduction

1.1 From Core XS2A Interface to openFinance API

With [PSD2] the European Union has published a directive on payment services in the internal market. Among others [PSD2] contains regulations on services to be operated by so called Third Party Payment Service Providers (TPP) on behalf of a Payment Service User (PSU). These services are

- Payment Initiation Service (PIS) to be operated by a Payment Initiation Service Provider (PISP) TPP as defined by article 66 of [PSD2],
- Account Information Service (AIS) to be operated by an Account Information Service Provider (AISP) TPP as defined by article 67 of [PSD2], and
- Confirmation on the Availability of Funds Service (FCS) to be used by a Payment Instrument Issuing Service Provider (PIISP) TPP as defined by article 65 of [PSD2].

To implement these services (subject to PSU consent) a TPP needs to access the account of the PSU. The account is managed by another PSP called the Account Servicing Payment Service Provider (ASPSP). To support the TPP in accessing the accounts managed by an ASPSP, each ASPSP has to provide an "access to account interface" (XS2A interface). Such an interface has been defined in the Berlin Group NextGenPSD2 XS2A Framework.

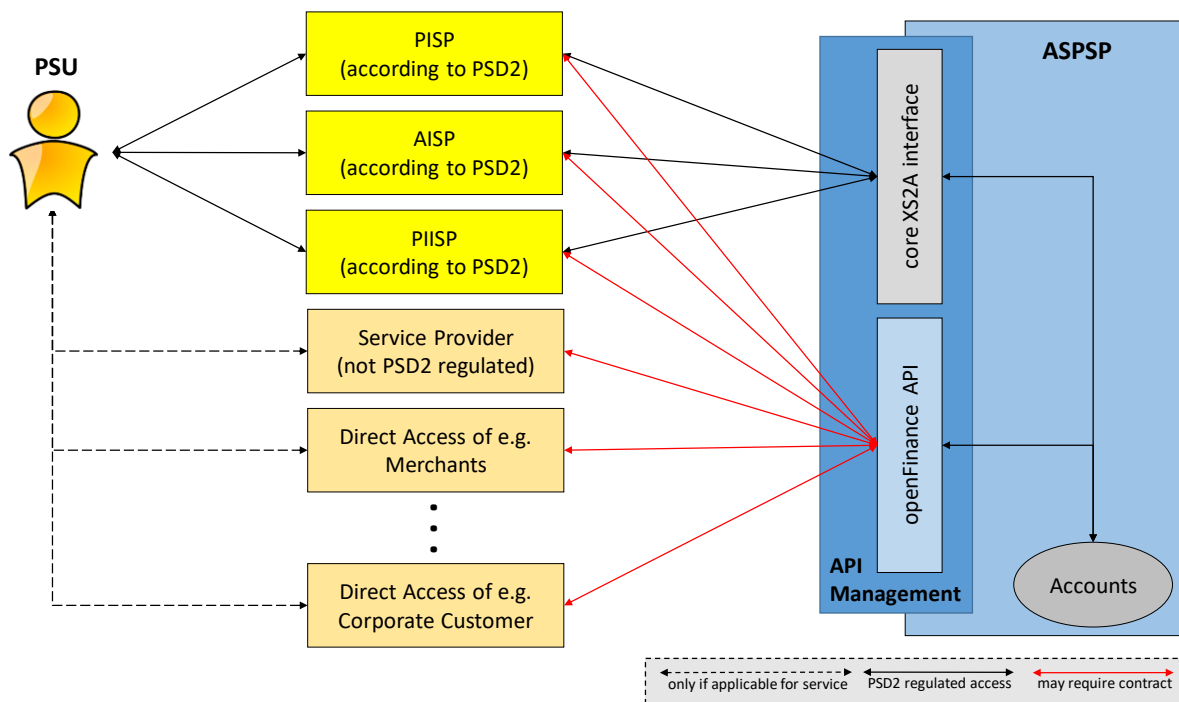
This XS2A Framework is now broadening to extended services. This interface is addressed in the following as **openFinance API**. This openFinance API differs from the XS2A interface in several dimensions:

- The extended services might not rely anymore solely on PSD2.
- Other important regulatory frameworks which apply are e.g. GDPR.
- The openFinance API can address different types of **API Clients** as access clients, e.g. TPPs regulated by an NCA according to PSD2, or corporates not regulated by an NCA.
- The extended services might require contracts between the access client and the ASPSP.
- While the client identification at the openFinance API can still be based on eIDAS certificates, they do not need to be necessarily PSD2 compliant eIDAS certificates.
- The extended services might require e.g. the direct involvement of the access client's bank for KYC processes.

Note: The notions of Access Client and ASPSP are used because of the technical standardisation perspective of the openFinance API. These terms are analogous to "asset broker" and "asset holder" resp. in the work of the ERPB on a SEPA API access scheme.

Note: In implementations, several ASPSPs might offer their services in an aggregation platform. Such platforms will be addressed in the openFinance API Framework as "API provider".

The following account access methods are covered by this framework:



The ASPSP may restrict the access to the services offered at its openFinance API and require dedicated onboarding. The requirements for the rights to access the services offered at the openFinance API are out of scope of this document. These requirements will be described in a dedicated operational rules document [\[oFA-OR-Adm\]](#)[\[oFA-OR-ADM\]](#).

1.2 Mandate Services related to Direct Debits

The core XS2A Interface as introduced above is already supporting several Payment Initiation Services (PIS), which has then been extended to premium features like (recurring) partial initiation, dispositions of funds etc. in [\[oFA-OR-XPIS\]](#). Services based on direct debits have not been defined yet.

Direct debits are processed usually in two phases: In a first phase, the debtor provides the creditor/creditor bank and/or the debtor bank with a mandate to debit his/her account. The mandate might differ in several aspects like a creditor vs. debtor mandate flow, the multitude of related collections, a maximum amount etc. In a second phase, the creditor collects the money from the debtor's account via the creditor bank and the debtor bank.

This document addresses API based services for establishing an (electronic) mandate approved by the Debtor (PSU) with applying SCA. This electronically via SCA approved

mandate will be called just "mandate" this document. The applicable mandate nature and the nature of the related collections like processing details or rejection/refunding rights are defined usually by a related Payment Scheme, which is called Direct Debit Scheme in the following. These scheme definitions are **out of scope** of this document.

This document just assumes, that an addressed Direct Debit Scheme is supporting a mandate approved by services defined in this document. It is up to ASPSPs to ensure that the mandate provided by implementations following the openFinance API Framework fulfil the related requirements defined in the addressed Direct Debit Scheme.

Besides API services for establishing mandates, this document also addresses API Services

- for retrieving all mandates authorised by a defined PSU (by any TPP, via a direct access API or in the ASPSP's online channels) and
- for cancelling any of these retrieved mandates, independently how it was granted in the beginning. Especially, a PSU can cancel via TPP B a mandate which has been approved via TPP A.

1.3 Documents

The document at hand gives an overview on the functional models of Mandate Services as outlined in Section 2.2.

The technical specification of the Mandate Services in form of an API specification is not part of this document. Please refer to the corresponding Implementation Guidelines [oFA-IG-Man] for this technical specification.

RFU: This document addresses a first version of Mandate Services. It is assumed that more functionality is asked for later. Such potential functions are marked in this document with RFU.

1.4 Document History

Version	Change/Note	Approved
1.0	Initial Version after public market consultation	oFA Taskforce, 2024-10-21
2.0	Technical update of related Implementation Guidelines. Integration of new operational rules documents for openFinance API Framework related items as well as for PSD2 compliance APIs.	oFA Taskforce, 2025-07-31

Version	Change/Note	Approved
2.0.1	Adapted Service Type names to be in line with other openFinance Services. Updated references.	oFA Taskforce, 2026-07-07



2 Extended Services of the openFinance API

2.1 Services of the openFinance API

The openFinance API supports different services. It might also subsume core services as they are offered in the core XS2A interface to fulfil the PSD2 requirements. In difference to the PSD2-compliant XS2A interface, the openFinance API does not necessarily require the API client to be a TPP regulated by PSD2.

NOTE: Please note that EU COM has issued a proposal for a new regulation in [PSR]. This proposal addresses in contrast to PSD2 also direct debits. This document makes no assumption whether related API services for establishing mandates are addressed by this new regulation or not: This needs further clarification after the related regulation has been transposed into the final legal text.

The ASPSP might mandate a contract between the API Client and the ASPSP for accessing the openFinance API. All potentially used administrative processes in the openFinance API, e.g. for onboarding processes are described in [\[oFA-OR-Adm\]](#)~~[oFA-OR-ADM]~~.

This openFinance API standard does not define whether a service has to be supported in the openFinance API or not, but it might define a mandatory support of dedicated technical API services once a dedicated openFinance (sub-)service is offered.

2.2 Services covered in this document

The following **sub-services** of Mandate Services are addressed in this document:

Services addressed	Usage
Establish a mandate	The ASPSP offers to establish a mandate, to be authorised by the PSU, to allow the addressed creditor to debit the PSU account according to the mandate details.
Request for the establishing of a mandate	The ASPSP supports to submit a request for establishing a mandate later on via authorisation by the PSU in its online channels to allow the addressed creditor to debit the PSU account according to the mandate details.
Retrieve mandates	The ASPSP offers to retrieve all (electronically defined) mandates of an addressed PSU. The mandates might have been established via any TPP, via a direct access API by the PSU, via online channels or other means. The TPP will need to provide the ASPSP with a related AIS consent to retrieve the mandates.
Cancel an existing mandate	The ASPSP offers to cancel any of the mandates retrievable by the above service. Note: This sub-service is more generic than the "technical cancellation" process of mandates which are performed by TPPs on

Services addressed	Usage
	the mandates which have been submitted via the same TPP. This service might require a proof of the PSU consent via an SCA.

Table 1: Extended services scheduled for further detailed work



3 Actors and roles

3.1 Synchronous and asynchronous consent processes

Establishing a mandate involves several actors:

- **Creditor:** The creditor addressed in the mandate. This can be for example a power supplier or an e-commerce shop. For the following direct debit payment corresponding to the mandate this actor will be the creditor.
- **Creditor Bank:** The bank of the creditor participating in the related Direct Debit Scheme.
- A service provider acting on behalf of the creditor or creditor bank for forwarding a mandate. In this document this actor will be called **TPP**. The openFinance API Framework as such makes no assumption on any licence the TPP needs for offering Mandate Services. This might be mandated by related regulations or related Direct Debit Scheme rules.
- **Debtor:** The debtor addressed in the mandate is always the **PSU** in the API context.
- **Debtor Bank:** The bank of the debtor. In the API context, this role equals the **ASPSP** of the PSU which is addressed to organise the authorisation of the related mandate with the PSU.

The mandate needs to be consented by SCA of the Debtor (PSU). This consent can be achieved in a synchronous (PSU present) or asynchronous (PSU not present) process. In the latter case, the consent on the mandate is initiated by a process introduced by this document called "Request to Establish a Mandate", or short "RTM".

The openFinance API Framework will support both processes to establish the consent but makes no assumption on the fact whether both API processes will be offered by an implementing ASPSP.

Remark: The naming RTM is taken in analogy to RTP, where the payment request is authorised by the PSU in an asynchronous process as well, cp. [oFA-OR-RTP].

NOTE: In contrast to the RTP situation, the TPP will get access to the mandate object induced by the RTM after the asynchronous authorisation by the PSU, e.g. for cancelling the related mandate. Details of the mandate can also not be more changed by the PSU during the authorisation process as in the synchronous case. That means, the RTM is not just a messaging system (like in RTP), but a mandate establishment with just a different technical authorisation process. The analogy with RTP is used here only, to explain on a meta-level the organisational and technical impact of deferred authorisation. On technical level, the RTM will be handled in [oFA-IG-Man] via the same resource object as in the synchronous authorisation request – it will just introduce a new SCA channel called "Deferred SCA".

NOTE: It might be mandated by the related Direct Debit Scheme that the TPP is the creditor bank. In this case the two abstract roles of TPP and Creditor Bank will be held by the same entity. It could also be that the creditor bank is outsourcing this role to a TPP. In that case, the TPP would still act on behalf of the related Creditor Bank on API level.

RFU: In a future version, this specification could also foresee that the ASPSP is signing the mandate after successful SCA of the PSU, as it was e.g. mandated in the past by the E-Mandate system in the EPC SEPA Direct Debit Scheme. In that case, the processes below would require a last step with retrieving the Mandate Object via the API after the related signature.

3.1.1 Basic model for a synchronous consent process

The following figure gives an overview of the actors and the message flow:

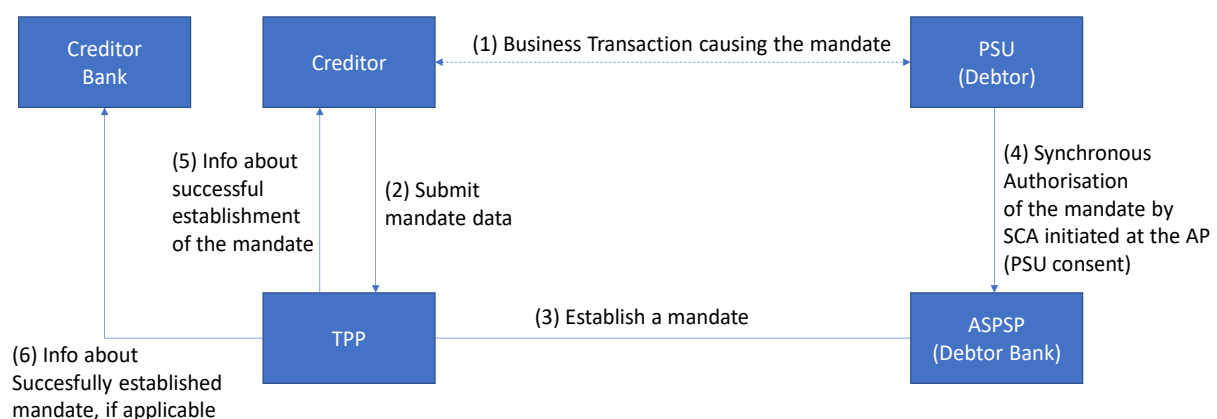


Figure 1: Basic model of Establishing a Mandate

The information flow can be summarised as follows:

- (1) Starting point is a business transaction between two entities, for example an agreement with a power supplier or an order of some goods by a person or a company at an e-commerce shop. Subsequently, the creditor is addressing the establishment of a mandate to the TPP.
- (2) For reaching out to the Debtor Bank, the Creditor or the Creditor Bank has mandated a service provider (TPP). He informs this TPP about all necessary mandate information. *As a variant, this mandate information could also be retrieved by the TPP directly from*

*the PSU. The detailed functional architecture between Creditor Bank, TPP and PSU is **not in scope** of this document.*

- (3) The TPP contacts the Mandate API of the Debtor Bank with a "Establish a Mandate Request".
- (4) The Debtor (PSU) is consenting with the mandate via SCA as initiated via the API. This can be either processed via the TPP or directly towards the ASPSP, depending on the SCA channels used in the addressed Mandate API.
- (5) The TPP informs the Creditor about the mandate established.
- (6) If applicable, also the Creditor Bank will be informed by the TPP. This interface is out of scope of the openFinance API Framework.

3.1.2 Basic model for an asynchronous consent process

The following figure gives an overview of the actors and the message flow:

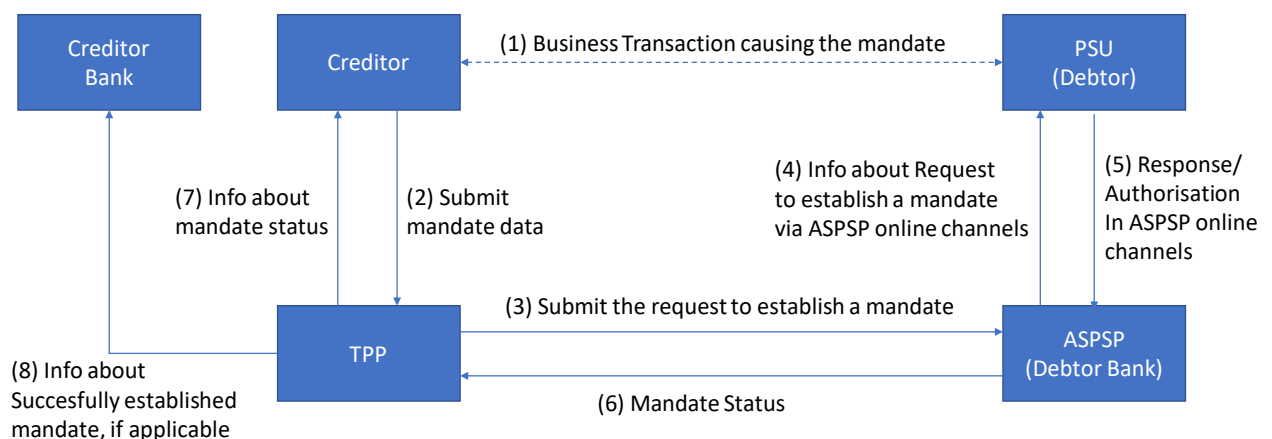


Figure 2: Basic model of Request to Establish a mandate

RFU: API services for step (4) are not yet covered by PUSH AIS services, cp. [oFA-OR-PAIS], a related extension might be needed in future.

The information flow can be summarised as follows:

- (1) Starting point is a business transaction between two entities, for example an agreement with a power supplier or an order of some goods by a person or a company at an e-commerce shop. Subsequently a RTM is sent via the TPP/ASPSP to the person/company who agreed with the supplier contract, resp. placed the order.
- (2) For distributing RTM messages the Creditor or Creditor Bank has mandated a service provider (TPP). The Creditor informs this TPP about the RTM message to be sent and provides all necessary information for the RTM message.

RFU: Step (2) could also be managed via a future extension of the services addressed in this document in a direct access variant, either as single transaction message or as batch, cp. also the related interface in [oFA-OR-RTP].

- (3) The TPP builds the RTM message and sends this RTM message to the ASPSP addressed in the mandate data as Debtor Bank. Technically, this is similar to the "Establish a Mandate Request", without PSU environment information (e.g. the IP address of the PSU) and with a flag indicating deferred SCA.
- (4) After receiving an RTM message the ASPSP informs the Debtor about the new entry of an RTM message. He provides the Debtor with all necessary information about the content of the RTM message.
- (5) The Debtor decides about acceptance/rejection of the mandate and informs the ASPSP about her/his decision.

Remark: In contrast to the RTP definitions in [\[oFA-OR-RTP\]](#)~~[\[oFA-OR-RTP\]](#)~~, the PSU (debtor) cannot change mandate data except adding a debtor account if missing in the mandate data.

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Remark: For steps (4) and (5) the usual online-channels between the debtor and the debtor bank are used (for example the online banking offered by the debtor bank and used by the debtor). These online-channels are out of scope of the openFinance API Framework.

RFU: Step (4) could also be managed via a future extension of Push Account Information Services as defined in [oFA-OR-PAIS].

- (6) The ASPSP informs the TPP about the new mandate status.

The Creditor has got the possibility to get all necessary information about the response from ASPSP.

Remark: Differently to the RTP definitions in [\[oFA-OR-RTP\]](#)~~[oFA-OR-RTP]~~, there is no difference on accepting the RTM message and authorising the mandate as such. So it **cannot** happen that the RTM message is accepted by the Debtor, but the mandate is **not** authorised at the same time.

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- (7) The TPP informs the Creditor about the new mandate status.
- (8) If applicable, also the Creditor Bank will be informed by the TPP. This interface is out of scope of the openFinance API Framework.

3.2 Client related scenario

In general, services offered by an ASPSP at his openFinance API may be accessed/used not only by clients registered by an NCA in the role of a TPP according to the PSD2 regulation. Nevertheless, for Mandate Services this might still apply for many subservices. For this reason, the API Client in this document is still addressed as a TPP/PISP resp. TPP/AISP for simplicity reasons. An ASPSP might offer some of the subservices under specific conditions also to non-regulated API Clients.

Actors and roles of related parties in a scenario where the extended service is defined via a TPP are described in the underlying core PSD2 compliant XS2A framework, cp. [oFA-OR-FW].

3.3 Direct access scenario

The openFinance API Framework plans to develop best practices for re-using the TPP-ASPSP openFinance API also as an PSU-ASPSP interface, especially for the corporate case, where the broad functionality like multi-signing etc. applies. The direct access might also apply to (some of) the mandate services specifically e.g. the AIS like services or the creditor to TPP interface in a future version.

4 API Services supported for Mandate Services

The current version of the Mandate Services supports the following API services. The **Service Type** is indicating a bundling of several API services to a service family. This document introduces the service types

- Establish Mandate Services (MAN)
- Request for Establishing mandates Services (MAN)
- Retrieve mandates Services (XAIS-MAN)
- Cancel Retrievable mandates Service (MAN-CANC)

The following table gives an overview of the API services:

API Services	Service Type	Technical Functionalities	PSU directly involved
Establish mandate	MAN	Authorisation	yes
		NOTE: processing the related payment via e.g. a direct debit is out of scope the openFinance API.	
Request to Establish mandates	MAN	Submitting the related mandate data	no
		Authorisation of the mandate is via online channels of the ASPSP, out of scope of the openFinance API	yes
		Informing the API Client about the authorisation result	no
		NOTE: processing the related payment via e.g. a direct debit is not addressed by the openFinance API.	no
Establish Consent for mandates mandates	CONS-XAIS	Consent the access on current mandates of a PSU	yes
Retrieve mandates	XAIS-MAN	Retrieve the list of current mandates	no
Retrieve mandate Status	MAN	Retrieve the status of an addressed mandate	no

API Services	Service Type	Technical Functionalities	PSU directly involved
Cancel submitted Mandates	MAN	Initiation of cancellation of mandates which have been submitted by the same API Client	no
		Authorisation of the related cancellation if applicable, chosen by the ASPSP	yes
Cancel a retrievable mandate	MAN-CANC	Initiate cancellation of any of the mandate retrievable by XAIS-MAN	no
		Authorisation of the related cancellation if applicable, chosen by the ASPSP	yes

Table 2: API services of the Mandate Services

In addition, the openFinance API will support technical use cases within the RESTful API approach which are not necessarily used within the above mentioned use cases, e.g. to read details on payment objects or other created resources. Further details on the technical use cases will be defined in [oFA-IG-Man].

Not all of the above API service types have to be supported at the openFinance API of an ASPSP for the mandate Service, this is left to the ASPSP decision or of a related API access scheme, which might be based on the openFinance API.

The establishing and retrieving of mandates at the openFinance API as well as potentially the cancellation of mandates is subject to the consent of the PSU. Some use cases require direct involvement of the PSU while others do not. This is specified in column "PSU directly involved".

If any Mandate Service based on an API service requires direct involvement of a PSU, strong customer authentication of the PSU may be necessary. Please refer to [oFA-OR-FW] for details about strong customer authentication. One of the purposes of a strong customer authentication is to prove that the related Mandate Service is approved with the consent of the PSU.

4.1 API Services of the service type "Establishing a mandate"

No specific requirements are defined for the more technical services like resource status in this case, so they are not explicitly mentioned.

4.1.1 API Service: Establish a mandate

The following figure shows only the very top level information flow:

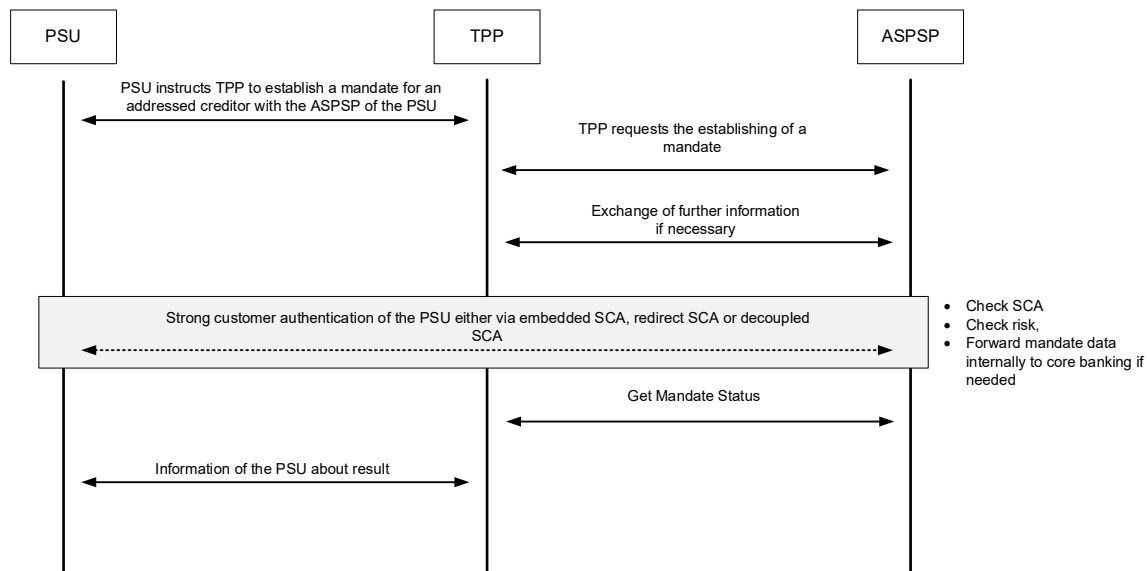


Figure 3: API Service Establish mandates

The TPP is agreeing in a first step with the PSU on establishing a mandate.

The TPP starts with submitting the related mandate data to the ASPSP.

In the next step, the PSU authorises the mandate towards the ASPSP by SCA. In the same step, the ASPSP checks risk related items.

If the authorisation is successful, then the related mandate is established and the TPP will be informed accordingly. Depending on the mandate nature and the rules of the Direct Debit Scheme addressed by the mandate, the mandate information is forwarded internally to the relevant banking systems of the ASPSP.

4.1.2 API Service: Mandate Cancellation

This API service can be used by a TPP to request the ASPSP (as Debtor Bank) to cancel a mandate, which has been established by this TPP via the related Establishing Mandate API Service before:

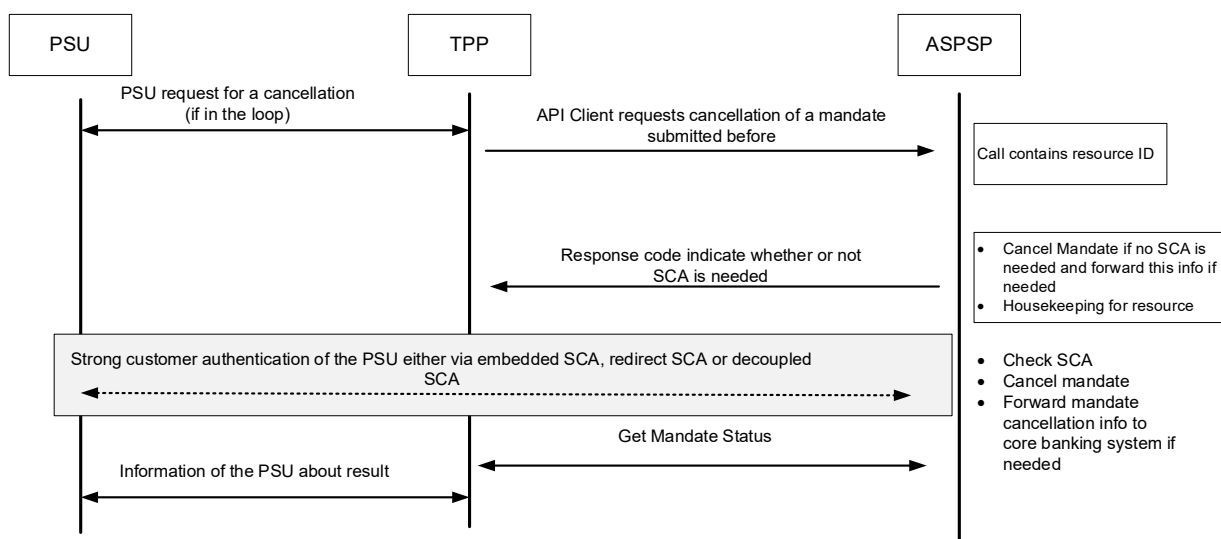


Figure 4: API Service Mandate Cancellation

4.2 API Services of service type "Request to Establish mandates"

4.2.1 API Service: Request to Establish a mandate (RTM initiation)

This API service can be used by a TPP to deliver an RTM to the ASPSP as the account holder of the related debtor/debtor account:

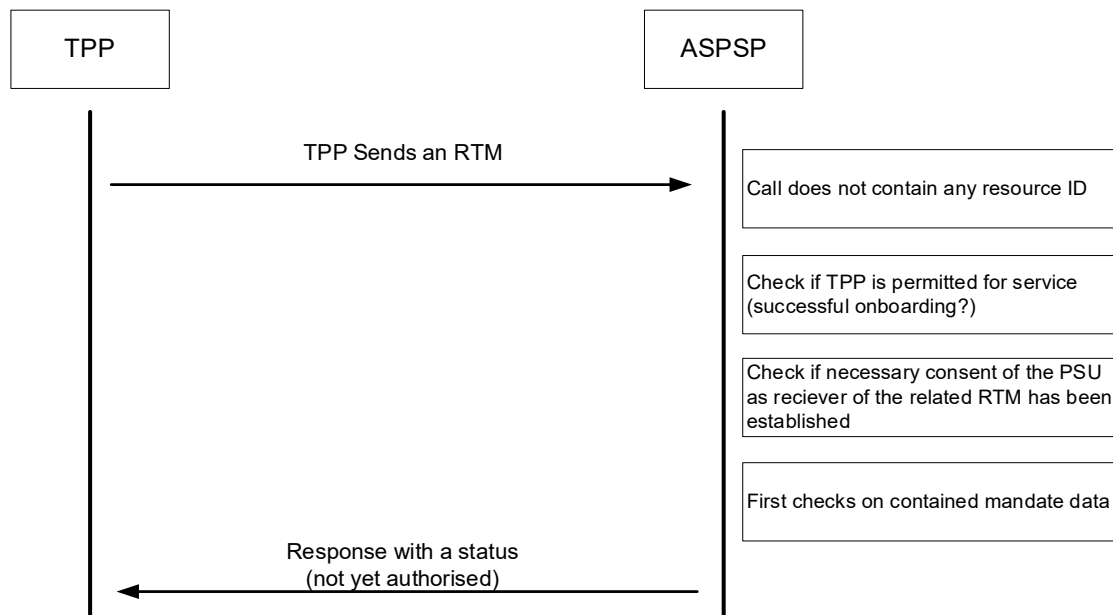


Figure 5: API Service request to Establish a Mandate

For risk management reasons, two consents have to be distinguished during processing an RTM: The consent of the PSU to receive a related RTM message from the creditor and the consent of the PSU with the mandate as such. The latter is also called "mandate authorisation". Distinguishing this is important for the asynchronous consent process for consenting the mandate as such, since this process is more open for potential fraud vectors since the PSU is not (necessarily) in the overall session of creditor and TPP.

Precondition:

The consent of the PSU to receive an RTM from the creditor sent by the TPP or to receive RTMs from the TPP regardless of the creditor has been established before. This is not shown in the figure above. This consent may have been established

- by internal processes specific for the ASPSP or
- just between the PSU and creditor or
- between PSU and creditor/TPP.

RFU: The consent of the PSU with the couple creditor/TPP introduced above might be offered in future as a technical consent process in the openFinance API Framework within the Consent

API defined in [oFA-IG-Co] involving SCA procedures of the PSU and related identification functions as an additional added value service. This might also depend on the fact, whether the Mandate Services will offer integrated document transport in future.

4.2.2 API Service: RTM Cancellation

This API service can be used by a TPP to request the ASPSP (as Debtor Bank) to cancel an RTM delivered before. As long as the related mandate has not been authorised yet, this is a simple process:

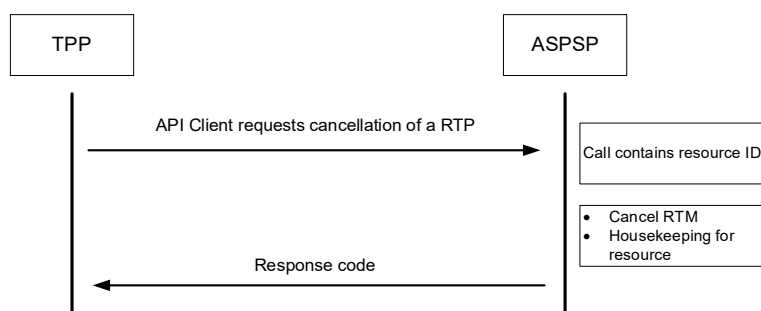


Figure 6: API Service RTM Cancellation

Remark: After the authorisation of a Mandate, the ASPSP might mandate to use an SCA by PSU to cancel the mandate. In that case, the cancellation of the related mandate needs to be proceeded as described in Section 4.1.2.

4.2.3 API Service: RTM Status

This API service can be used by a TPP to request the current status of an RTM from the ASPSP delivered before. Depending on the approach for this two cases have to be distinguished for this API service.

Remarks:

- An ASPSP should always support the Resource Status Notification function for the RTM services.
- The polling should only be used by a TPP if the Resource Status Notification function is not useable by the TPP.

Request the RTM status by polling the API of the ASPSP:

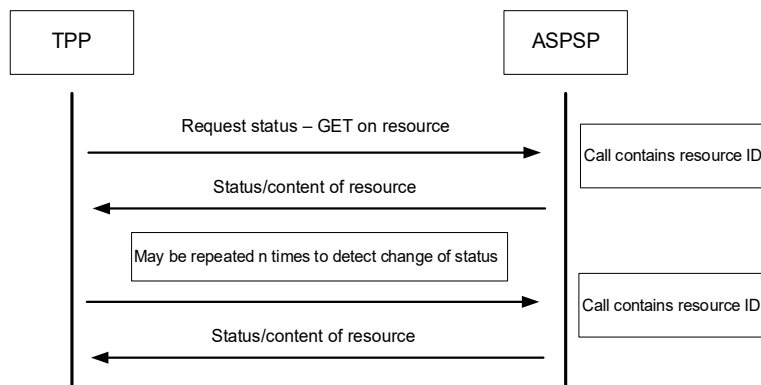


Figure 7: API Service RTM Status with polling

Request the RTM status by using the Resource Status Notification function of [\[oFA-PFSM\]](#):

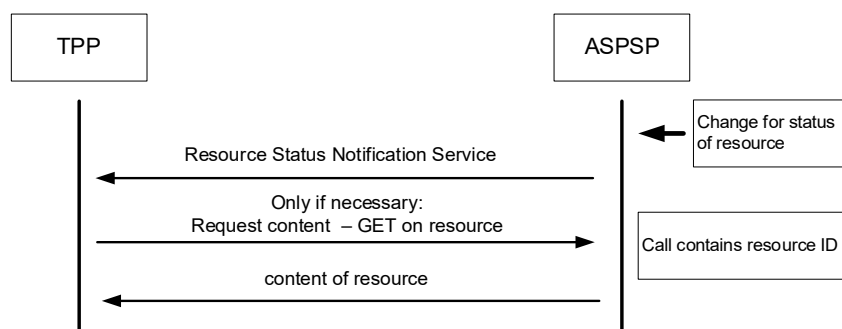


Figure 8: API Service RTM Status with Resource Status Notification Service

Remarks:

- The message of the Resource Status Notification function will indicate the change of the status of the resource, possibly including some parameters of the new status.
- The message of the lean Resource Status Notification function will also indicate if a following GET on the resource will be necessary to get further details about the new status.

4.3 API Service: Retrieve Mandates

The consent of the PSU for the TPP to retrieve the mandates is provided during a consent process for AIS as defined in [oFA-IG-Co], where the TPP needs to ask for a specific access right for the mandates.

The retrieval of the information is as defined for other account information on payment accounts in [oFA-OR-Com]. For this reason, it might be mandated by regulation or a related API Access Scheme that the TPP is an AISP. The related account information endpoints are defined in more detail in a future version of [oFA-IG-XAIS].

Remark: The result will contain a list of all retrievable mandates independent if the TPP has been involved in the establishment of a mandate or not.

4.4 Cancellation of retrievable mandates

The TPP might cancel a mandate which it has retrieved from the ASPSP as described in Section 4.3 if requested by the Debtor (PSU) as follows:

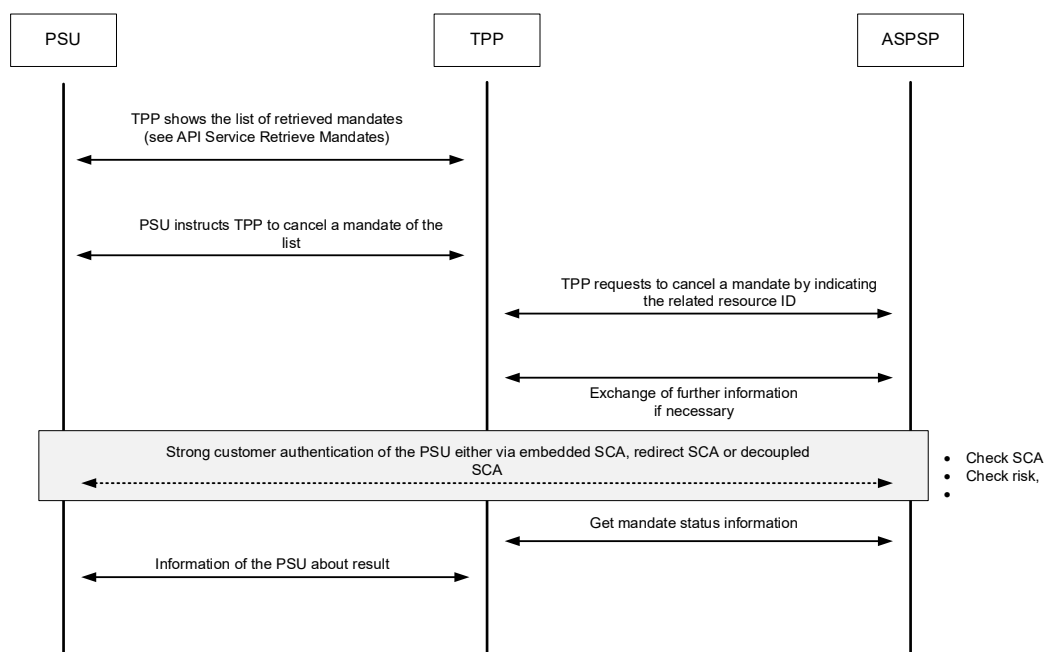


Figure 9: Delete an existing retrievable mandate

The TPP shows the PSU the list of retrievable mandate of a dedicated ASPSP related to this PSU. The PSU asks the TPP to cancel one mandate of the list of retrievable mandates (retrieved via the same TPP). The TPP addresses the cancellation request of the related mandate to the APSPS by indicating the resource id of the related mandate.

In the next step, the PSU authorises the consent with mandate cancellation towards the ASPSP by SCA.

5 Key concepts of the Mandate API Services

This section contains an overview of key concepts of the openFinance API specific to the Mandate Services. For basic key concepts please refer to [oFA-OR-FW]. For the detailed specification of this extended service please refer to the document [oFA-IG-Man].

5.1 Confirmation of the consent of the PSU

Each payment transaction at the openFinance API is subject to the consent of the PSU. How consent of the PSU is confirmed during a payment transaction specific to this extended service depends on the API service as shown in the following table:

API Service	How the PSU grants consent	How consent of the PSU is verified
Establish a mandate	Identifies itself as part of the mandate authorisation, by strong customer authentication. Mandate data like creditor data and mandate nature consented during authorisation..	Verification of the identity of the PSU together with consent data integration by strong customer authentication
Request for the establishing of a mandate	The consent has been confirmed/ established by some internal processes of the ASPSP or internally between PSU, Creditor and TPP.	The consent is not verified explicitly on API level. A later verification of the consent between PSU and ASPSP during mandate authorisation in the ASPSP's online channels is out of scope here.
Retrieve mandates	Identifies itself as part of the related AIS consent authorisation, by strong customer authentication. The access rights are consented during authorisation.	Verification of the identity of the PSU together with consent data integration by strong customer authentication.
Cancel an existing mandate	At a minimum grants consent with the related TPP. In addition, the ASPSP might require that the PSU identifies itself as part of the mandate cancellation authorisation, by strong customer authentication.	Only if a dedicated mandate cancellation authorisation is required by the ASPSP: Verification of the identity of the PSU with consent on cancellation integration by strong customer authentication.
Mandate Status	No consent needed.	No consent needed.

Table 3: Consent of the PSU within Mandate API Services

A mandate is only "valid" in terms of the openFinance API Framework, if the consent of the PSU can be confirmed where needed. The openFinance API Framework makes no assumption on impact of the processing of direct debits related to a mandate, if the mandate has not been authorised yet in or has been cancelled via the openFinance API. Related rules are defined in the related Direct Debit Scheme.

6 Operational rules

This section summarises the operational rules specifically to be observed by each TPP accessing the openFinance API for the Mandate Service and each ASPSP providing the Mandate Service at the openFinance API. In addition, the general operational rules as specified [oFA-OR-FW] apply.

Not all of these rules are enforced by technical means of the Mandate Services within the openFinance API.

The order of the rules does not represent an order of importance.

6.1 Client Identification

Accessing clients are identified based on eIDAS certificates in analogy to the Core XS2A Interface, but without mandating PSD2 specific attributes in the certificate. Nevertheless, API Access Schemes or ASPSP might mandate related attributes within implementations.

6.2 Client Authorisation

ASPSPs might refuse access to the openFinance API even if the related eIDAS certificate is valid, if not all related contract conditions are fulfilled. This might be controlled e.g. via a scheme directory.

6.3 Mandate Nature

API Access Schemes or ASPSPs implementing Mandate Services within the openFinance API need to make sure that the direct debit mandate resulting from this API service fulfils the requirements of the related Direct Debit Scheme. No presumptions on the nature of the mandate are made by this document.

6.4 Mandate Signing Requirements

The Mandate Service supports digital signatures of established mandates by the ASPSP. A Direct Debit Scheme might mandate the ASPSP to sign the mandate authorised by the addressed API service, e.g. with a qualified signature, to fulfil a certain service level of the mandate. If applicable, the signed mandate will be retrievable from the Mandate API.

6.5 Cancellation of a mandate by the TPP

The TPP should cancel a mandate established via the Mandate Service, once the related business relationship between debtor and creditor has been closed.

6.6 Consent of the PSU

A TPP may establish a mandate via the openFinance API of an ASPSP if it has the necessary consent of the PSU. The consent will be authorised by the PSU towards the ASPSP by performing an SCA procedure.

An ASPSP will reject any mandate establishment at the openFinance API if the consent of the PSU cannot be proven and was required at the same time by the ASPSP.

6.7 Decision about strong customer authentication

Establishing a mandate via the Mandate Service always require SCA see above.

The ASPSP has to decide

- if SCA has to be executed as part of a mandate cancellation process.

The TPP shall follow the decisions of the TPP.

6.8 Synchronous versus Asynchronous SCA

If not explicitly requested, the ASPSP will expect a synchronous SCA process for authorising/consenting the mandate. The API Client may explicitly ask for an asynchronous SCA process. If the ASPSP does not support this request, the process to establish the mandate will be rejected.

6.9 Signing baskets

In addition to operational rules on signing baskets in [oFA-OR-FW], the authorisation of an establishing mandate request might be signed by the PSU in a signing basket transaction if offered by the ASPSP.

7 Message and data model

In the following, an abstract data model is presented for the specific usage of the Extended Service within the openFinance API. The basic abstract data model for the openFinance API is defined in [oFA-OR-FW].

A detailed data model for this Extended Service is defined in [oFA-IG-Man].

7.1 Protocol Level

There are no specific requirements on data modelling on protocol level. The following data elements are used independently of the semantic of the related messages, building an abstract basic protocol level. In addition, specific headers are transported supporting the authorisation process generically in the openFinance API Framework. Such data is not covered in the following.

7.2 Authorisation Data Model

For transactions specific to this extended service which mandate authorisation, a uniform authorisation data model is used. To enable such a uniform authorisation, to each transaction to be authorised an authorisation sub-resource is associated. In cases where several authorisations are needed, this sub-resource is repeated. The related data model and specific authorisation related messaging is not described here.

7.3 Mandate API related data model

Within the openFinance API, a transaction establishing a mandate consists of at least the following pair

- Establish Mandate Request and the Establish Mandate Response.

For the Decoupled, Redirect SCA Approach or OAuth2 SCA approach, there must be at least another message pair Payment Status Request and Payment Status Response to retrieve the information whether the SCA method was successful. In all cases, the ASPSP may ask the TPP to create/update the authorisation sub-resource created after the Establish Mandate Request with additional data via an Update Data Request, not further described here, but in [oFA-OR-FW].

The corresponding asynchrony message pair

- Request to Establish Mandate Request and the Request to Establish Mandate Response

comes with the same data model, deviating only in one header data model requiring the asynchronous process of SCA in the ASPSP online channels. This technical header is detailed only in [oFA-IG-Man].

7.3.1 Establish Mandate Request

In the following, a minimum set of requirements on the Establish Mandate Request is defined. These requirements are independent of the encoding.

7.3.1.1 TPP relevant data

- API Contract-ID (conditional, might be mandated by API Access Schemes or the ASPSP)

The TPP needs to add the API Contract Identification, which refers to the service contract agreed on during commercial onboarding to the ASPSP.

Other TPP relevant data for authorising transactions are covered by [oFA-OR-FW] and not further mentioned here.

7.3.1.2 Mandate relevant business data

The following mandate related data is supported in the API:

- Mandate Identification (mandatory)

Unique identification, as assigned by the creditor, to unambiguously identify the mandate.

- Mandate Type (mandatory)

Specifies the type of mandate, such as paper, electronic or scheme.

- Local Instrument (Mandatory)

Specifies the local instrument, either as an ISO code or proprietary code.

- Service Level (Optional)

Agreement under which or rules under which the mandate resides. Specifies a pre-agreed service or level of service between the parties either as ISO code or proprietary code.

- Category Purpose (Optional)

Specifies the high level purpose of the mandate based on a set of pre-defined categories, either as ISO code or proprietary code.

- Classification (Optional if supported by ASPSP)

Type of direct debit instruction.

- Occurrences (optional)

Provides details of the duration of the mandate and occurrence of the underlying direct debit transactions.

- Sequence Type (Mandatory)

Identifies the underlying transaction sequence as either recurring or one-off.

- Frequency Type (Optional)

Regularity with which instructions are to be created and processed.

- Duration (Optional)

Length of time for which the mandate remains valid.

- First Collection Date (Optional)

Date of the first collection of a direct debit as per the mandate.

- Final Collection Date (Optional)

Date of the final collection of a direct debit as per the mandate.

- First Collection Amount (Optional if supported by ASPSP)

Amount different from the collection amount, as it includes the costs associated with the first debited amount.

- Collection Amount (Optional if supported by ASPSP)

Fixed amount to be collected from the debtor's account

- Maximum Amount (Optional if supported by ASPSP)

Maximum amount that may be collected from the debtor's account, per instruction.

- Mandate Setup Reason Code (Optional if supported by ASPSP)

Provides the reason for the setup of the mandate as an ISO code or as a proprietary code.

- Creditor Scheme Identification (conditional: Might be made mandatory by ASPSP)

Credit party that signs the mandate.

- Creditor (Mandatory)

Credit party that agreed the mandate and to whom an amount of money is due.

- Creditor Account (mandatory)

Creditor account to which an amount will be credited following this mandate.

- Creditor Agent (Optional)

The agent of the creditor.

- Ultimate Creditor (Optional)

The ultimate party to whom an amount of money is due.

- Debtor (Mandatory, might be made optional by an ASPSP and added to the resource object later)

Party that authorises the mandate (via the PSU) and owes an amount of money to the (ultimate) creditor.

- Debtor Account (optional)

Unambiguous identification of the account of the debtor, to which a debit entry will be made.

- Ultimate Debtor (Optional if supported by ASPSP)

Ultimate party that owes an amount of money to the (ultimate) creditor.

- Mandate Reference (Optional)

Reference assigned by a creditor or ultimate creditor for internal usage for the mandate.

- Referred Document (Optional)

Reference assigned by a creditor or ultimate creditor for internal usage for the mandate.

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7.3.2 Mandate Status Request

This request is used, when a status of the payment is needed by the TPP, e.g. in the redirect and decoupled SCA approach, cp.[oFA-OR-FW].

7.3.3 Mandate Status Response

This message can contain several data elements in addition to the mandate status. Details are defined in [oFA-IG-Man].

7.4 Mandate Cancellation

The mandate cancellation request and response are supported in analogy to payment cancellation described abstractly in [oFA-OR-Com] by addressing the related mandate via its resource identification. See [oFA-IG-Man] for technical details. This cancellation might require an authorisation of the cancellation by the PSU. This is handled in analogy to payment cancellation described in [oFA-OR-Com].



8 Annex

8.1 Glossary

AIS

Account Information Service according to article 4 (16) of [PSD2] and as regulated by article 67 of [PSD2].

AISP

Payment service provider offering an AIS to its customer. See article 4 (19) of [PSD2].

ASPSP

Account Servicing Payment Service Provider providing and maintain a payment account for a payer. See article 4 (17) of [PSD2].

PIISP

Payment Instrument Issuer Service Provider according to article 4 (14) and 45) of [PSD2]. A PIISP can use the service "Confirmation on the availability of funds" as regulated by article 65 of [PSD2].

PIS

Payment Initiation Service according to article 4 (15) of [PSD2] and as regulated by article 66 of [PSD2].

PISP

Payment service provider offering a PIS to its customer. See article 4 (18) of [PSD2].

PSP

Payment service provider according to article 4 (11) of [PSD2].

PSU

Payment Service User according to article 4 (10) of [PSD2].

QTSP

Qualified Trust Service Provider, e. g. a trust centre issuing qualified certificates

SCA

Strong Customer Authentication – authentication procedure based on two factors compliant with the requirements of [PSD2] and [RTS].

TPP

Third Party Provider – generic term for AISP/PIISP/PISP.

TSP/QTSP

Trust Service Provider according to [eIDAS]. Within the context of the XS2A interface specification only qualified TSPs (QTSPs) according to section 3 of [eIDAS] issuing qualified certificates for electronic seals and/or qualified certificates for website authentication which are compliant with the requirements of [RTS] are relevant.

XS2A interface

Access to account interface – interface provided by an ASPSP to TPP for accessing accounts.

8.2 References

8.2.1 Normative References

[oFA-PFSM] openFinance API Framework, Implementation Guidelines, Protocol Functions and Security Measures, Version 2.4.1, 31 July 2026

[oFA-OR-FW] openFinance API Framework, Operational Rules, Basic Operational Rules of the Framework, Version 2.1, 31 March 2026

[oFA-OR-Com] openFinance API Framework, Operational Rules, Compliance Services, Version 2.1.1, 31 July 2026

[oFA-OR-Adm] openFinance API Framework, Operational Rules for Extended Services, Administrative Services, Version 1.0, 31 July 2026

[oFA-IG-Man] openFinance API Framework, Implementation Guidelines, Mandate Services, Version 2.0.1, 31 July 2026

[eIDAS] Regulation (EU) No 910/2014 of the European Parliament and of the Council on Electronic Identification and Trust Services for Electronic Transactions in the Internal Market, 23 July 2014, published 28 August 2014

[TS 119 495] Draft ETSI TS 119 495, Electronic Signatures and Infrastructures (ESI); Sector Specific Requirements; Qualified Certificates Profiles and TSP Policy Requirements under the Payment Service Directive 2015/2366/EU, V1.1.2 (2018-07)



- [RTS] Commission Delegated Regulation (EU) 2018/§() of 27 November 2017 supplementing Directive 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, L69/23, Official Journal of the European Union, 13.03.2018
- [PSR] Payment Service Regulation, Draft Proposal of the European Commission, June 2023

8.2.2 Informative References

- [oFA-IG-XPIS] openFinance API Framework, Implementation Guidelines, Extended Payment Initiation Services, Version 2.3, 31 July 2026.
- [oFA-OR-XPIS] openFinance API Framework, Operational Rules, Extended Payment Initiation Services, Version 2.3, 31 July 2026
- [oFA-DomDef] openFinance API Framework, Payment Formats and domestic AIS/PIS definitions, Current Version
- [oFA-OR-RTP] openFinance API Framework, Operational Rules, Request to Pay Services, Version 2.2, 31 March 2026
- [oFA-OR-PAIS] openFinance API Framework, Operational Rules, Push Account Information Services, Version 2.3, 31 March 2026
- [oFA-IG-Co] openFinance API Framework, Implementation Guidelines, Consent API for V2.x, Version 2.2.1, 31 July 2026
- [oFA-IG-XAIS] openFinance API Framework, Implementation Guidelines, Extended Account Information Services, Version 2.2.1, 31 July 2026
- [PSD2] Directive (EU) 2015/2366 of the European Parliament and of the Council on Payment Services in the Internal Market, published 25 November 2016

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