



openFinance API Framework Implementation Guidelines Mandate Services

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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 planned to be extended 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 support 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 API 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, the API services of several ASPSPs might be provided on 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:

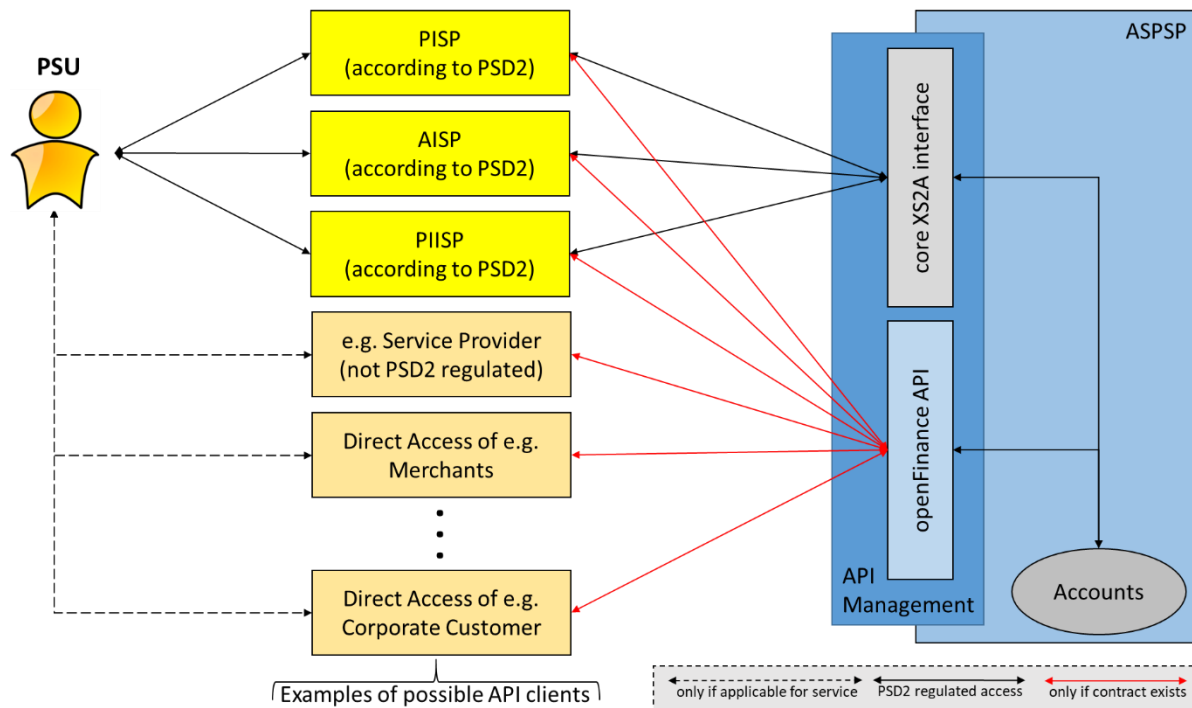


Figure 1: Core XS2A interface and openFinance API

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 to services offered at the openFinance API are out of scope of this document. These requirements are described in a dedicated implementation guidelines document [\[oFA-IG-Adm\]](#).

1.2 Direct Debit Mandates

The processing of direct debit transactions comes with a related mandate of the debtor towards the creditor, creditor bank and debtor bank to process such mandates. Such a mandate might come with a creditor mandate flow or a debtor mandate flow, depending on the underlying direct debit scheme. The mandate can be signed by the debtor manually or the debtor agrees via electronic means, again depending on the related direct debit scheme rules.

This document introduces a direct debit scheme agnostic service where the debtor agrees with a direct debit mandate via electronic means through the openFinance API. The ASPSP in this service is the debtor bank and where the PSU is the debtor, cp. also [\[oFA-OR-Man\]](#).

The implementation of such an API would of course require the related banks to clarify the compliance with the related direct debit scheme rules. The related direct debit scheme could e.g.

- define requirements on the API clients who are permitted to consume the APIs,
- could mandate a digital signature of the authorisation proof by the debtor bank or
- could restrict the usage of such a service to specific mandate classes.

This document defines a Mandate Service for the openFinance API Framework. An API Client can use this service to submit an (electronic) mandate to the ASPSP of a PSU, who is requested to authorise this mandate via an SCA procedure. After the PSU accepted or declined the mandate, the API Client is informed about the outcome of the request.

This document differentiates a synchronous authorisation process of the mandate via the openFinance API and a later authorisation in ASPSP online channels, cp. [\[oFA-OR-Man\]](#) for more details. An ASPSP could implement one or both of the related variants,

NOTE: Please note that the sharing of mandates as part of an extended AIS function as well as deletion of related mandates via the API, even in case the mandate was authorised via a different channel or via another TPP, will be only covered in a later version of this service.

Please note that the support of a Mandate Services might depend on rules and conditions within the ASPSP and/or on an explicit subscription of the PSU submitted to the ASPSP.

This document details the standard in defining messages and detailed data structures for this service.

1.3 Document Structure

In Chapter 2 some guiding principles for the service are defined, followed by detailed API definitions in Chapter 3. This definition makes use of the common data dictionary [\[oFA DaD\]](#) of the openFinance API Framework.

1.4 Document History

Version	Change/Note	Approved
1.0	Initial Version after public market consultation	openFinance TF, 2024-10-21

2 Application Layer: Guiding Principles

2.1 API Access Methods

The following table gives an overview on the HTTP access methods supported by the new API endpoint and by resources created through this API. Additional endpoints and access methods regarding authorisation processes are defined in [\[oFA SMPF\]](#) as well as related header parameters.

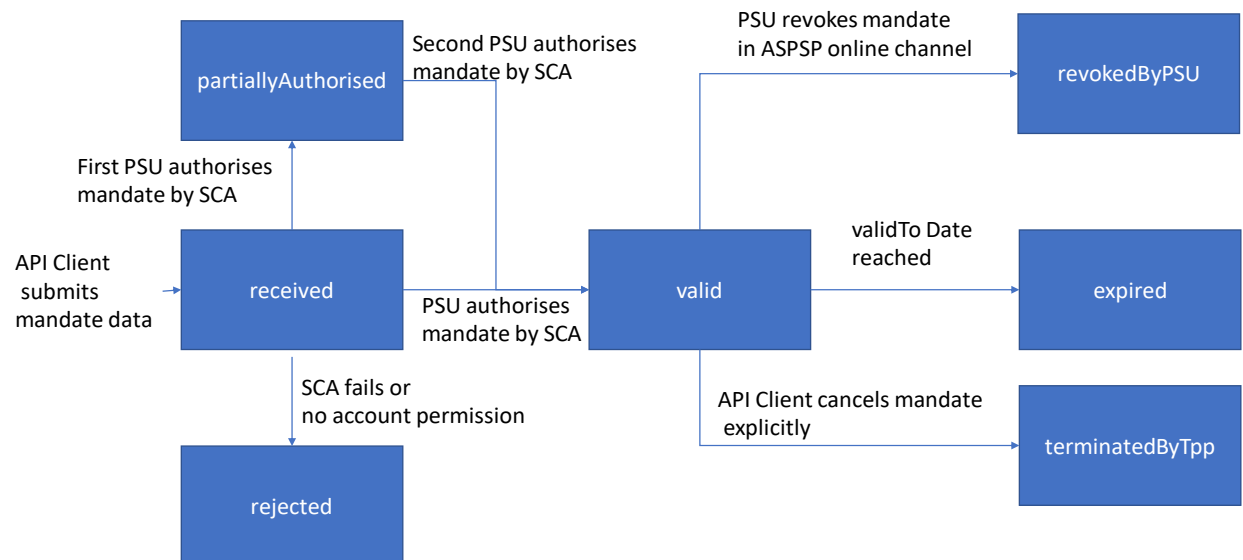
Endpoints/Resources	Method	Condition	Description
mandates	POST	Optional	Create a mandate resource, defining - mandate for a related direct debit product for an account of a given PSU-ID. The account is addressed explicitly in the method as parameter as a core function. Section 3.1
mandates/{resourceId}	GET	Mandatory	Reads details of an initiated mandate with the given mandate resource {resourceId} Section 3.2
	DELETE	Mandatory	Terminate the addressed mandate. Section 3.3
mandates/{resourceId}/status	GET	Mandatory	Read the mandate status of the addressed mandate resource. Section 3.4

2.2 Additional Error Information

No additional error information is provided for this service extension.

2.3 Status Information

No additional status information is supported, as the mandateStatus supports similar codes as defined for consentStatus in [\[1\]](#), besides e.g. the "replacedByTPP". This leads to the following status diagram for a mandate lifecycle



Please note that the status diagram is independent of the fact whether the authorisation is handled via the openFinance API or in the ASPSP channels.

3 Mandate Service

The following rules and requirements for the support of this service apply.

1. An ASPSP might require an agreement with the API Client to use this service.
2. An ASPSP might differ in rules on different additional data types due e.g. to different regulatory requirements.
3. An ASPSP might limit this service to the case where the PSU equals the legal account owner.
4. An ASPSP might require a subscription by the account owner for a PSU within the ASPSP prior to enabling the mandating possibility.

Amendment of mandates is supported only via cancellation of the addressed mandate and initiation of a new one.

3.1 Establish Mandate Request on Dedicated Account

3.1.1 Request

Call

POST /v2/mandates

Creates a mandate resource at the ASPSP for the account specified in this request.

Note: This call is a Transaction Initiation Request in the sense of [\[oFA SMPF\]](#) and makes use e.g. of authorisation processes, where applicable, and header parameters as defined therein.

Path Parameters

No path parameter.

Query Parameters

No specific query parameter.

Request Header

Attribute	Type	Condition	Description
Content-Type	String	Mandatory	application/json
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	If OAuth2 has been chosen as pre-step to authenticate the PSU.
PSU-IP-Address	String	Mandatory	The forwarded IP Address header field consists of the corresponding HTTP request IP Address field between PSU and TPP.

Attribute	Type	Condition	Description
			If not available, the TPP shall use the IP Address used by the TPP when submitting this request.

Request Body

Attribute	Type	Condition	Description
mandateId	Max35Text	Mandatory	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.
type	Mandate Type	Mandatory	Specifies the type of mandate, such as paper, electronic or scheme.
occurrences	Occurrences	Optional	Provides details of the duration of the mandate and occurrence of the underlying direct debit transactions.
firstCollectionAmount	Amount	Optional	Amount different from the collection amount, as it includes the costs associated with the first debited amount.
collectionAmount	Amount	Optional	Fixed amount to be collected from the debtor's account
maximumAmount	Amount	Optional	Maximum amount that may be collected from the debtor's account, per instruction.
reasonCode	Mandate Setup Reason Code	{Or Optional	Provides the reason for the setup of the mandate as an ISO code.
reasonProprietary	Max35Text	Or Optional}	Provides the reason for the setup of the mandate as a proprietary code.
creditorSchemeIdentification	Extended Party Description	Conditional	Credit party that signs the mandate. Could be mandated by ASPSP to fulfil requirements of the related direct debit schemes.



Attribute	Type	Condition	Description
creditor	Extended Party Description	Mandatory	Party that signs the mandate and to whom an amount of money is due.
creditorAccount	Account Reference	Conditional	This attribute is optional by default, but maybe mandated by ASPSPs or Direct Debit Schemes. If so, this must be documented accordingly in e.g. related Discovery Services.
creditorAgent	Agent Description	Optional	
ultimateCreditor	Extended Party Description	Optional	
debtor	Extended Party Description	Mandatory	In case of synchronous authorisation, this attribute might be made optional by rules of direct debit schemes or the implementing ASPSP in case the debtorAccount is provided.
debtorAccount	Account Reference	Optional	
ultimateDebtor	Extended Party Description	Optional	
mandateReference	Max35Text	Optional	Reference assigned by a creditor or ultimate creditor for internal usage for the mandate.
referredDocument	Referred Mandate Document Information	Optional	Provides information to identify the underlying documents associated with the mandate.

NOTE: The request will be rejected, if a mandate is with a related mandateId is already existing for the addressed creditor and the addressed debtor account.

3.1.2 Response

Response Code

HTTP Response Code equals 201.



Response Header

Attribute	Type	Condition	Description
Location	String	Mandatory	Location of the created resource.
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
mandateResourceId	UUID	Mandatory	Technical resource identification
mandateStatus	Mandate Status	Mandatory	authentication status of the mandate
mandateReasonCode	Mandate Reason Code	{Or Optional	Mandate reason code
mandateReasonProprietary	Max35Text	Optional Or}	Proprietary mandate reason code.
scaMethods	Array of Authentication Objects	Conditional	This data element might be contained, if SCA is required and if the PSU has a choice between different authentication methods. Depending on the risk management of the ASPSP this choice might be offered before or after the PSU has been identified with the first relevant factor, or if an access token is transported. If this data element is contained, then there is also a hyperlink of type "selectAuthenticationMethods" contained in the response body. These methods shall be presented towards the PSU for selection by the TPP.
chosenScaMethod	Authentication Object	Conditional	This data element is only contained in the response if the ASPSP has chosen the Embedded SCA Approach, if the PSU is already identified with the first relevant factor or alternatively an access token, if SCA is required and if the authentication method is implicitly selected.

Attribute	Type	Condition	Description
challengeData	Challenge	Conditional	It is contained in addition to the data element chosenScaMethod if challenge data is needed for SCA.
			In rare cases this attribute is also used in the context of the startAuthorisationWithPsuAuthentication or startAuthorisationWithEncryptedPsuAuthentication link.
_links	Links	Mandatory	A list of hyperlinks to be recognised by the API Client. Type of links admitted in this response (which might be extended by single ASPSPs as indicated in its documentation): are defined in [oFA SMPF] generically for all Transaction Initiation Response messages.
psuMessage	Max512Text	Optional	Text to be displayed to the PSU, e.g. in a Decoupled SCA Approach

3.1.3 Examples for Mandate Requests

Example Core SEPA Direct Debit, synchronous authorisation

Request

POST <https://api.testbank.com/openfinance/v2/mandates>

Content-Type: application/json

Client-SCA-Preferred: Decoupled, Embedded

X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721

Date: Thu, 27 Jun 2024 17:24:31 GMT

PSU-IP-Address: 192.168.8.78

```
{
  "mandateId": "Merchant123-24-06-27-12345",
  "type": {
    "localInstrumentCode": "COR1",
    "serviceLevelCode": "SEPA"
  },
  "occurrences": {
    "sequenceType": "RCUR",
    "frequencyType": "Monthly",
    "firstCollectionDate": "2024-07-28"
  },
  "collectionAmount": {"currency": "EUR", "amount": "123.50"},
  "creditor": {"name": "Merchant123"},
  "creditorAccount": {"iban": "DE02100100109307118603"},
}
```

```
"debtor": {"name": "Paul Simpson"}
}
```

Response

HTTP/1.x 201 Created

Location:

<https://www.testbank.com/openfinance/v2/mandates/3d9a81b3-a47d-4130-8765-a9c0ff861100>

X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721

Date: Thu, 27 Jun 2024 17:24:33 GMT

Content-Type: application/json

```
{
  "resourceId": "3d9a81b3-a47d-4130-8765-a9c0ff861b99",
  "mandateStatus": "received",
  "_links": {
    "scaOAuth": {"href": "https://www.testbank.com/oauth/.well-known/oauth-authorization-server"},
    "self": {"href": "/openfinance/v2/mandates/3d9a81b3-a47d-4130-8765-a9c0ff861100"},
    "status": {"href": "/openfinance/v2/mandates/3d9a81b3-a47d-4130-8765-a9c0ff861100/status"}
  }
}
```

Example B2B SEPA Direct Debit, asynchronous authorisation

Request

POST <https://api.testbank.com/openfinance/v2/mandates>

Content-Type: application/json

Client-SCA-Preferred: ASPSP-Channel

X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721

Date: Thu, 27 Jun 2024 17:24:31 GMT

PSU-IP-Address: 192.168.8.78

```
{
  "mandateId": "Company234-24-06-27-12345",
  "type": {
    "localInstrumentCode": "B2B",
    "serviceLevelCode": "SEPA"
  },
  "occurrences": {
    "sequenceType": "RCUR",
    "frequencyType": "Monthly",
    "firstCollectionDate": "2024-08-01"
  }
}
```



```
    },  
    "maximumCollectionAmount": {"currency": "EUR", "amount": "10000"},  
    "creditor": {"name": "Company234"},  
    "creditorAccount": {"iban": "DE02100100109307118603"},  
    "debtor": {"name": "Company567"},  
    "debtorAccount": {"iban": "FR7612345987650123456789014"}  
}
```

Response

HTTP/1.x 201 Created

Location: [https://www.testbank.com/openfinance](https://www.testbank.com/openfinance/v2/mandates/3d9a81b3-a47d-4130-8765-a9c0ff861100)

/v2/mandates/3d9a81b3-a47d-4130-8765-a9c0ff861100

X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721

Date: Thu, 27 Jun 2024 17:24:33 GMT

Content-Type: application/json

```
{  
  "resourceId": "3d9a81b3-a47d-4130-8765-a9c0ff861b99",  
  "mandateStatus": "received",  
  "_links": {  
    "self": {"href": "/openfinance/v2/mandates/3d9a81b3-a47d-4130-8765-a9c0ff861100"},  
    "status": {"href": "/openfinance/v2/mandates/3d9a81b3-a47d-4130-8765-a9c0ff861100/status"}  
  }  
}
```

3.2 Get Mandate Request

3.2.1 Request

Call

GET /v2/mandates/{resourceId}

Returns the content of a mandate object. This is returning the data for the API Client especially in cases, where the mandate was directly managed in detail between ASPSP and PSU e.g. in a re-direct SCA Approach.

Path Parameters

Attribute	Type	Description
resourceId	String	ID of the corresponding mandate object as returned by a Mandate Request

Query Parameters

No specific query parameter.

Request Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	Is contained only, if an OAuth2 based SCA was performed in the corresponding mandate transaction or if OAuth2 has been used in a pre-step.

Request Body

No request body.

3.2.2 Response

Response Code

HTTP Response Code equals 200.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
mandateId	Max35Text	Mandatory	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.
type	Mandate Type	Mandatory	Specifies the type of mandate, such as paper, electronic or scheme.
occurrences	Occurrences	Optional	Provides details of the duration of the mandate and occurrence of the underlying direct debit transactions.

Attribute	Type	Condition	Description
firstCollectionAmount	Amount	Optional	Amount different from the collection amount, as it includes the costs associated with the first debited amount.
collectionAmount	Amount	Optional	Fixed amount to be collected from the debtor's account
maximumAmount	Amount	Optional	Maximum amount that may be collected from the debtor's account, per instruction.
reasonCode	Mandate Setup Reason Code	{Or Optional	Provides the reason for the setup of the mandate as an ISO code.
reasonProprietary	Max35Text	Optional Or}	Provides the reason for the setup of the mandate as a proprietary code.
creditorSchemeIdentification	Extended Party Description	Conditional	Credit party that signs the mandate. Could be mandated by ASPSP to fulfil requirements of the related direct debit schemes.
creditor	Extended Party Description	Mandatory	Party that signs the mandate and to whom an amount of money is due.
creditorAccount	Account Reference	Mandatory	
creditorAgent	Agent Description	Optional	
ultimateCreditor	Extended Party Description	Optional	
debtor	Extended Party Description	Mandatory	
debtorAccount	Account Reference	Optional	
ultimateDebtor	Extended Party Description	Optional	



Attribute	Type	Condition	Description
mandateReference	Max35Text	Optional	Reference assigned by a creditor or ultimate creditor for internal usage for the mandate.
referredDocument	Referred Mandate Document Information	Optional	Provides information to identify the underlying documents associated with the mandate.
mandateStatus	Mandate Status	Mandatory	The status of the mandate resource.
lastActionDate	ISODate	Mandatory	This date is containing the date of the last action on the mandate object either through the openFinance API or the PSU/ASPSP interface having an impact on the status.

3.2.3 Examples

Request

GET <https://api.testbank.com/openfinance/v2/mandates/3d9a81b3-a47d-4130-8765-a9c0ff861100>

Accept: application/json
 X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
 Date: Thu, 27 Jun 2024 17:24:35 GMT

Response

HTTP/1.x 200 Ok
 X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7757
 Date: Thu, 27 Jun 2024 17:24:37 GMT
 Content-Type: application/json

```
{
  "mandateId": "Merchant123-24.06.27-12345",
  "type": {
    "localInstrumentCode": "COR1",
    "serviceLevelCode": "SEPA"
  },
  "ocurrences": {
    "sequenceType": "RCUR",
    "frequencyType": "Monthly",
    "firstCollectionDate": "2024-07-28"
  },
  "collectionAmount": {"currency": "EUR", "amount": "123.50"},
}
```

```
{
  "creditor": {"name": "Merchant123"},
  "creditorAccount": {"iban": "DE02100100109307118603"},
  "debtor": {"name": "Paul Simpson"},
  "mandateStatus": "received",
  "lastActionDate": "2024-06-27"
}
```

3.3 Cancellation of a Mandate

3.3.1 Request

The API Client may cancel a mandate object if needed with the following call:

Call

```
DELETE /v2/mandates/{resourceId}
```

Deletes a given mandate.

Path Parameters

Attribute	Type	Description
resourceId	String	Contains the resource-ID of the mandate to be deleted.

Query Parameters

No specific query parameters.

Request Header

The same as defined in Section 3.2.1.

Request Body

No Request Body.

3.3.2 Response

Response Code

HTTP Response Code equals 204.

Response Header

The same as defined in Section 3.2.2.

Response Body

No Response Body

3.3.3 Example

Request

DELETE <https://api.testbank.com/openfinance/v2/mandates/3d9a81b3-a47d-4130-8765-a9c0ff861100>

Content-Type: application/json
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
Date: Thu, 27 Jun 2024 17:24:35 GMT

Response

HTTP/1.x 204
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7757
Date: Thu, 27 Jun 2024 17:24:37 GMT

3.4 Get Status Request

3.4.1 Request

Call

GET /v2/mandates/{resourceId}/status

Can check the status of a mandate resource.

Path Parameters

Attribute	Type	Description
resourceId	String	The mandate identification assigned to the created resource.

Query Parameters

No specific query parameters defined.

Request Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.
Authorization	String	Conditional	Is contained only, if an OAuth2 based SCA was performed in the corresponding mandate transaction or if OAuth2 has been used in a pre-step.

Request Body

No request body.

3.4.2 Response

Response Code

HTTP Response Code equals 200.

Response Header

Attribute	Type	Condition	Description
X-Request-ID	UUID	Mandatory	ID of the request, unique to the call, as determined by the initiating party.

Response Body

Attribute	Type	Condition	Description
mandateStatus	Mandate Status	Mandatory	This is the overall lifecycle status of the mandate.
mandateReason Code	Mandate Reason Code	{Or Optional	Mandate reason code
mandateReason Proprietary	Max35Text	Optional Or}	Proprietary mandate reason code.

3.4.3 Example

Request

```
GET https://api.testbank.com/openfinance/v2/mandates/3d9a81b3-a47d-4130-8765-a9c0ff861100/status
Accept: application/json
X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7721
Date: Thu, 27 Jun 2024 19:24:35 GMT
```

Response

```
HTTP/1.x 200 Ok
```

X-Request-ID: 99391c7e-ad88-49ec-a2ad-99ddcb1f7757
Date: Thu, 27 Jun 2024 19:24:37 GMT
Content-Type: application/json

```
{  
  "mandateStatus": "valid"  
}
```



4 References

- [EBA-RTS] Commission Delegated Regulation (EU) 2018/389 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, C(2017) 7782 final, published 13 March 2018
- [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
- [PSD2] Directive (EU) 2015/2366 of the European Parliament and of the Council on payment services in the internal market, published 23 December 2015
- [SDD eMS] SEPA Core Direct Debit Scheme e-Mandate Service Implementation Guidelines, version 1.0, published 24 November 2016 by the European Payments Council
- [XS2A-OR] NextGenPSD2 XS2A Framework, Operational Rules, The Berlin Group Joint Initiative on a PSD2 Compliant XS2A Interface, version 1.0, published 08 February 2018
- [oFA DaD] openFinance API Framework, Data Dictionary for V2.x, Version 2.2.1, 21 October 2024
- [oFA PFDom] openFinance API Framework, Payment Formats for V2.x and Domestic AIS/PIS definitions, current version
- [oFA SMPF] openFinance API Framework, Security Measures and Protocol Functions for Version 2.x, Version 2.1, 31 July 2024
- [oFA-OR-Man] openFinance API Framework, Operational Rules, Mandate Services, Version 1.0, 21 October 2024
- [oFA-IG-Adm] openFinance API Framework, Implementation Guidelines, Administrative Services, 21 Feb 2024

