



openFinance API Framework

Operational Rules for Extended Services

Standing Orders Service

Version 1.0

31 March 2026

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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 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 extended to extended services and developed into a Version 2 API family. 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 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:

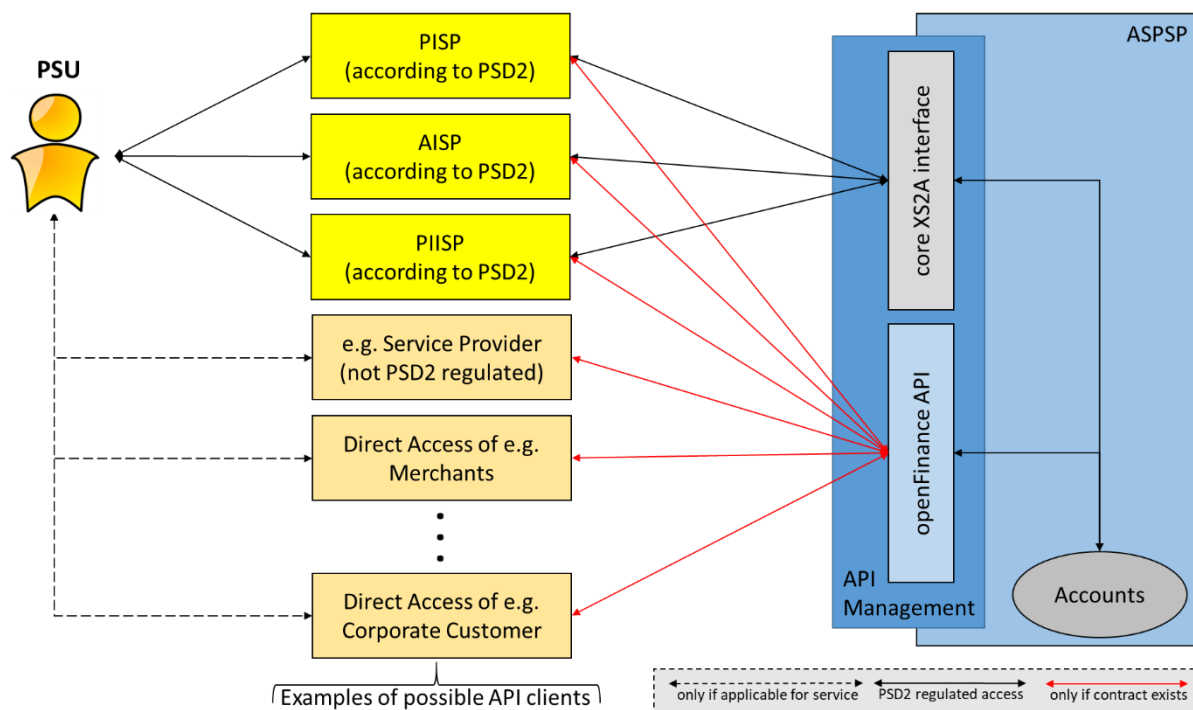


Figure 1: Core XS2A interface and openFinance API

1.2 Standing Orders

The core XS2A Interface as introduced above and specified in [oFA-IG-Com] is supporting periodic payments and transaction information services. In addition, the openFinance API Framework has already introduced Extended Payment Initiation and Account Information Services, which describe several extended services to make the payment services more flexible and broaden their scope of application as well as yield application-specific solutions.

The Standing Order Service allows the API Client to initiate so-called periodic payments, i.e. the PSU and the API Client agree on a payment with a starting date, a frequency and optionally an end date such that the periodic payment gets initiated by the ASPSP at the starting date and periodically each following date that comes up by the given frequency.

Additionally, the API Client can receive information about all standing orders related to the PSU's account (not only the ones initiated by itself but also the ones initiated by other API

Clients or by the ASPSP) with the PSU's consent. This allows the API Client to gain a complete overview of all standing orders related to the PSU's account. This extended Standing Order Service also supports a dedicated change process for certain parameters of an already established standing order as well. The related standing order does not need to be initiated by the respective API Client in order to be adapted by the client.

Remark: The service is called "Standing Orders" to differentiate it from the already existing "periodic payments" services described in [oFA-IG-Com]. In contrast to these services, the extended Standing Order Service defined allows the API Client to gain an overview of all standing orders related to the PSU's account and (if needed) to adapt certain parameters even though the related standing order was not originally initiated via the API Client. In this document, the standing orders service is neither strictly an AIS nor a PIS service but is put in the context of both AIS and PIS related services. The new standing order service will be supported as a successor for periodic payments as well as for AIS service in the compliance services only under the next big regulatory step to the Payment Service Regulation (PSR).

1.3 Document Structure

This document specifies the Standing Order Service at the openFinance API in detail.

The technical specification of the Standing Order Service in form of an API specification is not part of this document. Please refer to the corresponding Implementation Guidelines [oFA-IG-SO] for this technical specification.

1.4 Document History

Version	Change/Note	Approved
1.0	Initial published version	19 March 2026

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 contrast to the PSD2 compliant XS2A interface, the openFinance API does not necessarily require the API Client to be a TPP regulated by PSD2.

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].

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

2.2 Standing Orders

This document addresses the Standing Order Services. In this document, a standing order is an agreement with the ASPSP to initiate recurring payments with a definition of a.o. a fixed instructed amount, a frequency and a validity interval.

Standing orders are used in the two different contexts of AIS and PIS, the services shall be interoperable, such that information about standing orders obtained using an AIS may be directly applicable for a standing orders PIS and vice versa. The Standing Order Services of initiation, updating and cancellation of a standing order are considered payment initiation services while the Standing Order Service of retrieving all standing orders related to a PSU's account including standing orders which were not initiated by the requesting API Client are considered account information services.



3 API Services supported for Standing Orders Initiation Service

The following table gives an overview of the API services:

API Services	Technical Functionalities	PSU directly involved
Standing Order	Authorisation and Initiation of a standing order including an instructed amount, a starting date, a frequency and possibly an end date.	yes
	Update a standing order by changing the instructed amount, the payment frequency or the end date.	yes
	Cancelling a standing order and thus all future payments belonging to this standing order.	yes/no (ASPSP's decision)
Retrieve List of all Standing Orders	Retrieve a list of all current standing orders. This list is not limited to standing orders initiated by the requesting API Client. This list may be filtered. Note: The involvement of a PSU is either required in a related explicit consent process or implicitly in a corporate authentication.	no

Table 1: Technical functionalities

3.1 Initiation of a Standing Order

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

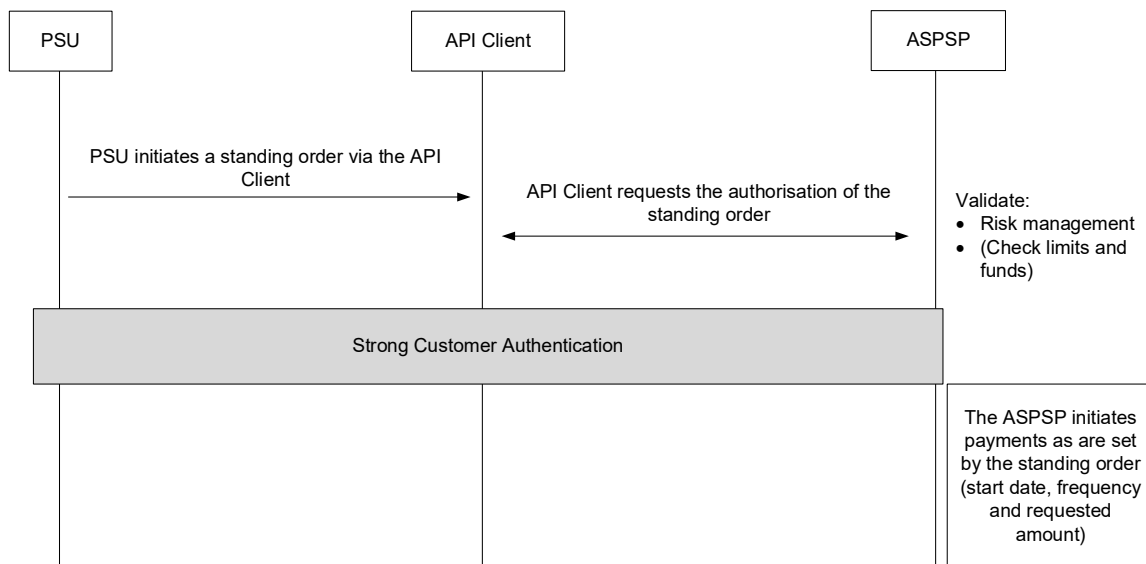


Figure 2: Initiation of a Standing Order

The PSU agrees with the API Client on a standing order which consists of the instructed amount, the frequency (e.g. each month) of the initiations and the start date. The PSU can also request to set an end date of the standing order as well.

The API Client then starts the authorisation process of the standing order.

In the next step, the PSU authorises the standing order towards the ASPSP by SCA.

After successful authorisation, the standing order becomes active.

The processing, i.e. the actual payments resulting of the standing order processed by the ASPSP, rely on the following rules:

- the execution of the payment initiations are determined by the frequency, start date and end date (if given) that were submitted as part of the standing order request of the API Client,
- a related payment initiation is only executed if sufficient funds are available at the time of booking, and
- the execution of the related payment initiations (belonging to a standing order) are to be executed by the ASPSP without needing further confirmation of the API Client or PSU.

3.2 Update of a Standing Order

This service is an optional subservice for the ASPSP and allows an API Client to update active standing order. This can be a full update or a partial update to the standing order, cf. [oFA-OR-FW].

The ASPSP decides which attributes are mutable. This should be communicated via the Discovery Services as described in [oFA Disc].

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

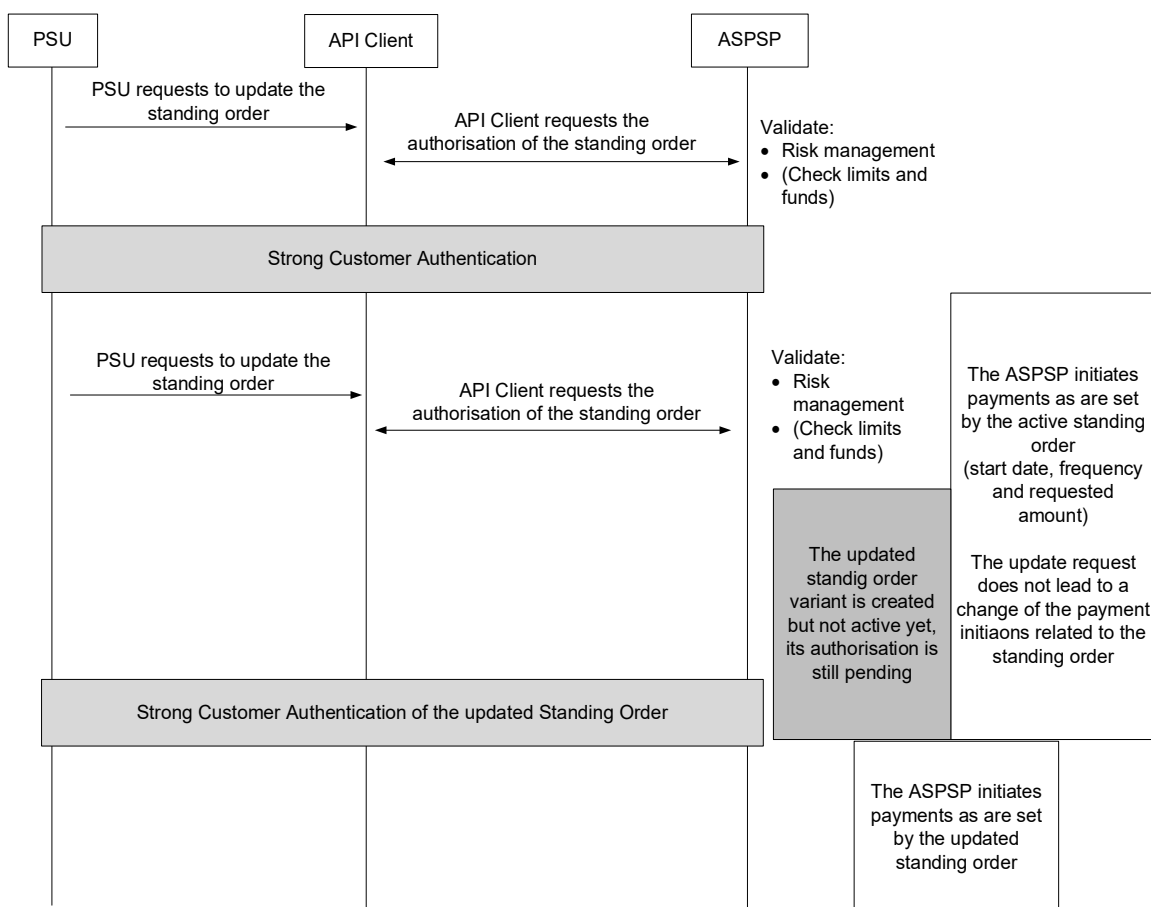


Figure 3: Update of a Standing Order

After the PSU established a Standing Order via the API Client, the PSU may request to update the Standing Order via the API Client e.g. to update the related amount.

In this case, the PSU agrees with the API Client on an update of the standing order.

The API Client then starts the authorisation process of the update of the standing order. An updated variant of the standing order is created but this change must be authorised by the

PSU first before it becomes active. As long as the authorisation of the update request is ongoing, the ASPSP will initiate payments according to the active variant of the standing order for which full authorisation was provided by the PSU previously.

In the next step, the PSU authorises the changed standing order towards the ASPSP by SCA.

After successful authorisation, the updated standing order becomes active and the ASPSP initiates payments as described for the initiation of a new standing order in Section 3.1.

Note: In case of a multi-channel access scenario or multi-API-Client access scenario, the API Client may update standing orders issued by other API Clients if the PSU authorises the API Client to do so.



3.3 Retrieve List of all Standing Orders

This API Service can be used by the API Client to receive a list of all standing orders of a PSU managed by the ASPSP. Using this service, the API Client can receive a list of all standing orders for a given PSU. The API Client may restrict this call to request all standing orders corresponding to an addressed account or a payment product, e.g. SCT. The API Client may also choose to filter these lists.

This service is initiated by the API Client and does not need to be previously initiated by the PSU at the PSU – API Client interface. However, the PSU must still have granted its consent during a previous service as described in [oFA-OR-Con].

Note: In case of a multi-channel access scenario or multi-API-Client access scenario, the API Client may receive a list including standing orders issued by other API Clients if the PSU authorises the API Client to do so.

The ASPSP will reject the service if the TPP cannot be identified correctly or if it does not have the necessary access rights for this service type, i.e. no pre-existing consent as a result from a "Establish consent on account information" can be proven.

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

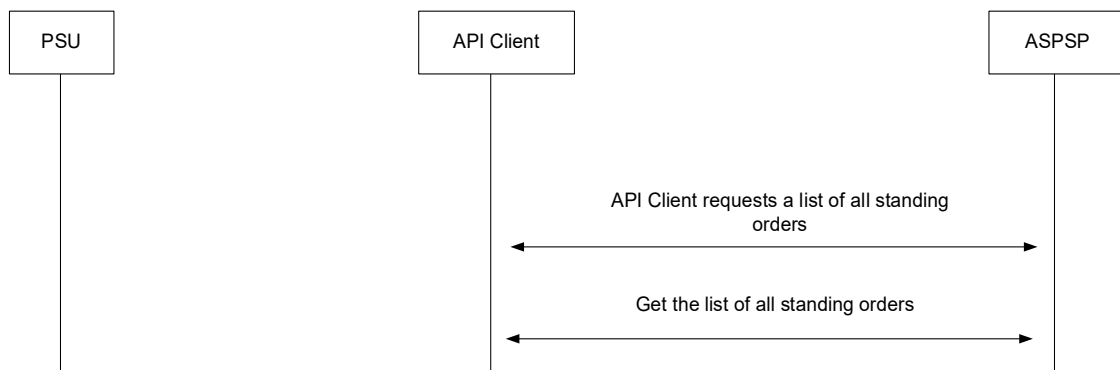


Figure 4: Retrieve List of all Standing Orders

4 Key concepts of the openFinance API for the Standing Orders Service

This section contains an overview of key concepts of the openFinance API specific to standing orders.

4.1 Confirmation of the consent of the PSU

Each standing order at the openFinance API is subject to the consent of the PSU. How consent of the PSU is confirmed during a standing order 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
Initiation of a Standing Order	Identifies itself as part of the authorisation transaction, strong customer authentication is needed.	Verification of the PSU's identity via strong customer authentication, including dynamic linking.
Update of a Standing Order	For an update of the standing order, possibly including standing orders initiated by other API Clients, the PSU's consent may be needed again and then given and verified the same way as for the initiation.	Verification of the PSU's identity via strong customer authentication, including dynamic linking.
Cancellation of a Standing Order	Depending on technicalities, the PSU's consent is assumed to be implicit or demanded explicitly by the ASPSP. Implicit consent is given by the previous authentication of the standing order. For the explicit consent, the PSU identifies itself via strong customer authentication.	Depending on technicalities, the PSU's consent is assumed to be implicit or demanded explicitly by the ASPSP. Again, in the implicit case, the consent was already verified and is assumed to be still present. In the case that the PSU's consent is demanded again, the PSU's identity is verified via strong customer authentication, including dynamic linking.
Retrieve List of all Standing Orders	Consent was granted during a previously executed Establish account information consent authorisation process.	Verifies the access token given to the API Client as result of a previously executed Establish account information consent authorisation process for which the PSU's consent was verified via SCA, cf. [oFA-OR-Con].

Table 2: Consent of the PSU within API Services

A standing order at the openFinance API may only be executed if the PSU's consent can be confirmed where needed. Otherwise the ASPSP will reject the related standing order initiation.

5 Operational rules

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

Not all these rules are enforced by technical means of the Extended Service within the openFinance API.

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

5.1 Client Identification

Accessing clients are identified based on eIDAS certificates, analogous to the Core XS2A Interface, but without mandating PSD2-specific attributes in the certificate.

5.2 Client Authorisation

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

5.3 Payment nature of related credit transfers

The API Client addresses existing payment services when initiating standing orders within this extended service which are defined in related payment schemes, e.g. the SEPA Credit Transfer Scheme – SCT or SCT INST. The operational rules within this document only address initiation-related items. The payment processing as such will follow the related payment scheme rule.

5.4 Coding of business data

The API data coding of payment data for standing orders will be JSON encoding.

5.5 Decision about strong customer authentication

When SCA is executed, the ASPSP has to decide

- which method and personalised credentials must be used for SCA, where the PSU will be involved in a selection process if several SCA procedures are available, and
- which approach must be used for executing SCA, possibly taking into account the SCA preference of the API Client.

The API Client has to follow the decision of the ASPSP.

Note: As for other authorisation processes, it is up to the ASPSP decision whether multiple SCA is applicable or not.

5.6 Regulatory and fraud checks

When executing payments of the addressed underlying service, the ASPSP applies several regulatory checks on the payment transactions like e.g. embargo or AML checks. Due to such checks, the underlying payment might not be processed by the ASPSP.

In addition, the ASPSP might apply fraud checks. Resulting from such fraud checks, the ASPSP might not process the underlying payment. Such regulatory or fraud checks should result in a technical failure on the openFinance API as a status information.

5.7 Minimum processing time

The ASPSP can set a minimum number of business days before a Standing Order initiation, update or cancellation of a standing order becomes applicable. If such a request is issued to become active within less business days than the ASPSP has set, it cannot be guaranteed that the request is processed in time. The ASPSP has to communicate the minimum number of business days needed for processing Standing Orders via its Discovery API as described in [oFA Disc].

6 Message and data model

In the following, an abstract data model is presented for the specific usage of the Standing Orders 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 standing orders is defined in [oFA-IG-SO].

6.1 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.

6.2 Authorisation Data Model

There are no specific requirements on data modelling for the authorisation process of standing orders.

6.3 Standing Order related data model

Within the openFinance API, a transaction establishing a standing order consists of at least the following pair:

- Initiate a standing order request and the initiate a standing order response

For the Decoupled, Redirect SCA approach or OAuth2 SCA approach, there must be at least another message pair Standing Order Status Request and Standing Order Status Response to retrieve the information whether the SCA method was successful. In all cases, the ASPSP may ask the API Client to create/update the authorisation sub-resource created after the Standing Order Authorisation Request with additional data via a so-called Update Data Request, for details on this see [oFA-OR-FW].

In case of the Embedded or the Digital Signature SCA approach, a dedicated message pair consists of the technical Transaction Authorisation Request and the Transaction Authorisation Response for processing PSU SCA credentials directly within the openFinance API interface. This message pair is conditional, depending on the result of the ASPSP's risk management on SCA necessity. It can be repeated in case of a non-successful SCA of the PSU.

6.3.1 Initiation of a Standing Order Request

In the following, a minimum set of requirements on the Initiation of a Standing Order Request is defined. These requirements are independent of the encoding.

6.3.1.1 PSU data

No additional PSU data compared to [oFA-OR-FW] is needed.

6.3.1.2 API Client relevant data

- API-Contract-ID (mandatory)

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

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

6.3.1.3 Standing Order payload data

The standing order related payload data of the Initiation of a Standing Order Request consist of all payment related data of the standing order submission. In [oFA-PFSM] data definitions for

- SCT
- SCT INST
- Target-2-payments
- Cross-currency credit transfer

are given in detail.

6.3.1.4 Specific data for Initiation of a Standing Order Request

In addition to payment related data, the Initiation of a Standing Order Request supports the following:

- Start Date (mandatory)

The first date the standing order is requested to be executed.

- End Date (optional)

The last date the standing order is requested to be executed. If not presented, the standing order has no end date and needs to be cancelled explicitly or implicitly e.g. by closing the account.

- Instructed Amount (mandatory)

The instructed amount for the payment initiations corresponding to the standing order.

- Debtor Account (mandatory)

- Debtor and ultimate Debtor (optional)
- Creditor and Creditor Account (mandatory)
- Creditor Agent and ultimate Creditor (optional)
- Remittance Information (optional)

Remittance information used for each payment initiation related to the Standing Order.

- Frequency (mandatory)

The frequency of the standing order (e.g. monthly).

- Display name (optional)

Display name of the standing order, to be defined by the PSU.

- Execution Rule (optional)

Specifies when a related payment initiation shall be executed if the day of execution falls on a weekend or a bank holiday.

- Day/Months of Execution (Conditional)

Specifies the day of the month at which the standing order shall be executed resp. in which months the standing order shall be executed.

- Amount limit (Conditional)

The amount limit for fund skimming.

6.3.2 Initiation of a Standing Order Response

The Standing Orders Initiation Response is a Transaction Initiation Response message as defined in [oFA-OR-FW]. The response includes the transaction status of the request as described in [oFA-IG-SO].

6.3.3 Update of a Standing Order

The update of a standing order can be a full update or a partial update as described in [oFA-OR-FW]. A full update of a standing order must include all data of the standing order including data that is not requested to be updated. A partial update of a standing order only includes the data that is subject to change.

7 Annex

7.1 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.

7.2 References

[oFA-IG-SO] openFinance API Framework, Implementation Guidelines, Standing Orders, Version 1.0, 31 March 2026

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

[oFA-IG-Com] openFinance API Framework, Implementation Guidelines, Compliance Services, Version 2.4.1, 31 March 2026

[oFA-OR-Con] openFinance API Framework, Operational Rules, Consent API, Version 2.0, 31 October 2025

[oFA-OR-ADM] openFinance API Framework, Operational Rules for Administrative Services, Version 0.9, published for market consultation 26 May 2021

[oFA-PFSM] openFinance API Framework, Protocol Functions and Security Measures, Version 2.4, 31 March 2026

[oFA Disc] openFinance API Framework, Implementation Guidelines, Discovery Services, Version 1.2, 31 March 2026

[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, L69/23, Official Journal of the European Union, 13.03.2018

[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 25 November 2016

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