

Frequently asked questions

General questions

What interfaces does Credit Agricole make available under PSD2?

As regards PSD2, Credit Agricole provides TPP with two variants of the production API focused on access to two different business segments:

- XS2A Retail for servicing individual and institutional customers (SOHO, AGRO customers) – covering not only the self-employed but also other legal forms, e.g. companies, <https://xs2a.credit-agricole.pl/CaPolishAPI/prod/individual/> ,
- XS2A Corpo for servicing corporate clients. <https://xs2a.credit-agricole.pl/CaPolishAPI/corporate/>

The APIs made available by the Bank enable TPPs to initiate payments, collect data on payment accounts maintained by the Bank and confirm the availability of the amount in the account to the extent required by the amended Payment Services Act and specified in the PolishAPI standard.

Credit Agricole also makes the PSD2 Sandbox available, making it possible to conduct integration tests of the APIs made available.

What does the documentation made available by the Bank comprise?

As regards PSD2, Credit Agricole provides:

- Business description of the solution implemented by the Bank,
- Technical specifications of the API XS2A made available,
- A manual on how to connect with the production environment,
- Logotypes

The above-mentioned documentation is available at www.credit-agricole.pl.

What is the PSD2 Sandbox?	The Sandbox is a separate IT environment in the IT system of the Bank, via which a registered User, that has a certificate issued by the Bank, has the opportunity to independently test the APIs made available by the Bank.
Who can be granted access to the PSD2 Sandbox?	<p>Credit Agricole makes the PSD2 Sandbox prepared for the purposes of testing XS2A interfaces available to the TPP and to entities applying for TPP status (those that have at least filed an application for the relevant authorisation to the competent national authority).</p> <p>In order to obtain access to the PSD2 Sandbox please fill in the application form and e-mail it to apiportal@credit-agricole.pl.</p> <p>As a make the PSD2 Sandbox available we mean sending documentation (including test scenarios) and a set of certificates enabling testing.</p>
What data is contained in the PSD2 Sandbox?	The Sandbox contains static data prepared by our team especially for testing purposes. The data makes it possible to test all the services made available in accordance with the scenarios prepared by us.
What are the differences between how API XS2A operates in production and in the test environment (in the PSD2 Sandbox)?	<p>The Sandbox is a test environment prepared for TPPs interested in integrating with the Bank in the context of XS2A Retail and XS2A Corpo access interfaces.</p> <p>In principle, the environment simulates the behaviour of the production environment, with the following simplifications:</p> <ul style="list-style-type: none">• In the test environment there is no production data – there is only data defined for the purposes of test scenarios;• In the test environment a test certificate generated by the Bank is required.
Can someone use their own certificates in the Sandbox?	It is not possible to use one's own certificates in the PSD2 Sandbox. In order to carry out tests, certificates issued by the Bank are required.

What requirements must be met in order to provide PIS and AIS services in production?

Any firm wishing to cooperate with the bank in the exchange of payment account information as defined in PSD2 must first be registered with at least one register in a European Union Member State in the role in which it wishes to operate as part of this process. It must also have a valid certificate for the purposes of being identified by banks during the communication process. Such certificates are issued by qualified trust service providers.

Is the solution offered by Credit Agricole secure?

Yes. The solution made available by the Bank guarantees among other things:

- The highest level of security in the TPP authentication and authorization process through the use of tokens and qualified certificates;
- Confidentiality of transmitted data guaranteed due to the use of a secure SSL/TLS protocol to secure the transmission channel;
- Verification of each request sent by TPP within the scope of AIS/PIS/CAF services defined in the PolishAPI standard, in terms of consents given by customers and in terms of signatures contained in messages in order to ensure non-repudiation.

What form should I use to report a problem/question connected with the interface?

Descriptions of problems or questions should be e-mailed to: apiportal@credit-agricole.pl

In order to make analysis of the case reported more efficient, please add:

- Information on which environment it refers to (Production or Sandbox);
- A detailed description of the problem/question and the place in the documentation which raises doubts, as well as the number of the version of the documentation used;
- The URL of the request containing the environment and the path of the endpoint called;
- Technical headings with information about the attached certificate, JWS signature etc.;
- The content of the request and the reply, including the headings.

Technical questions

How do I get an Access Token?

In order to get an Access Token you need to call the /token service with a payload containing the value of the received authorization code in the "code" field.

	Details are available in the document: Manual for connecting with Credit Agricole's API XS2A production environment
How to register a certificate in a production environment	The PSD2 API solution we implemented does not have a dedicated onboarding service. Registration of a new certificate will take place automatically the first time the /authorize service is invoked correctly with the use of a new eIDAS certificate.
What should be the value of the client_id and TppId parameters?	The value of the 'client_id' and 'TppId' fields in the requests must coincide with the value of the 2.5.4.97 attribute (organizationIdentifier) in the certificates used.
Is it possible to filter transactions by 'booking date' using the API XS2A?	Yes. API XS2A allows you to filter transactions by booking date in the /getTransactionDone service.
Is it possible to filter transactions by 'transactionDate' using the API XS2A?	No. API XS2A does not allow you to filter transactions by 'transactionDate'.
What is the maximum period of time that can be set for the 'ScopeTimeLimit' parameter?	The Bank does not limit the 'scopeTimeLimit' parameter for rights within the AIS group. For payment order rights (/domestic, /tax, /EEA, /nonEEA, /recurring, /bundle) the Bank uses the maximum period of validity of consent defined as 15 minutes from the moment the /authorize service is called. The payment order for which consent is obtained should be carried out immediately.
What should be the value of the 'ScopeTimeLimit' parameter when calling the /token service in exchangeToken mode?	The validity date of the consent given in the 'scopeTimeLimit' field when calling the /token service in the exchangeToken mode may not exceed the validity date for the original consent.
What limitations are there in terms of the value of the 'maxAllowedHistoryLong' parameter?	The minimum value of the maxAllowedHistoryLong parameter is: 1, and the maximum is: <ul style="list-style-type: none"> • 761 for API Retail and • 1460 for API CORPO
What limitations are there in terms of size of the 'state' parameter?	The maximum length of this field is 200 characters.

Is necessary to carry out the refresh_token as part of PIS in the /domestic payment process in order to be able to carry out /getPayment or is it sufficient to use the access_token used in the /domestic method?

Yes, you should call the /token service in the refresh token mode and give the getPayment right in order to obtain a new right.

Details are available in the document: **Manual for connecting with Credit Agricole's API XS2A production environment**

Is it possible to send scopeDetails as part of the /authorize service jointly for /domestic (scopeUsageLimit=single) and for /getPayment (scope usageLimit=multiple)?

No, it is not possible. In accordance with the PolishAPI standard the getPayment right may be obtained by calling the /token service using the refreshtoken method after ordering a payment (e.g. calling /domestic service). Details are available in the document: **Manual for connecting with Credit Agricole's API XS2A production environment**

How do I log in to the test banking system as part of tests in the PSD2 Sandbox?

The log in data for the test banking system for the purposes of authorising consent (as part of the PSD2 Sandbox tests) is available in the document: **Manual for connecting with Credit Agricole's API XS2A production environment**

How do I generate a JWS signature properly?

Every message sent must contain an X-JWS-SIGNATURE heading whose value contains the JWS signature for the request. The JWS signature should be generated following the [RFC 7515](https://tools.ietf.org/html/rfc7515) standard. In addition, the JWS signature should be prepared without a payload attached (detached) and calculated based on an unencoded payload (Unencoded Payload Option - [HYPERLINK "https://tools.ietf.org/html/rfc7797"](https://tools.ietf.org/html/rfc7797)).

The JWS signature heading should contain the following parameters:

- 'alg' – the algorithm used while signing – this field should contain the value 'RS256'
- 'x5c' – the certificate or the certification path corresponding with the key used to generate the signature or 'x5u' – the URL address of the certificate corresponding with the key used to generate the signature
- 'x5t#S256' – the fingerprint of the certificate in base64url corresponding to the key used to generate the signature encoded
- 'b64' – information whether the signature was generated based on an encoded payload – the field should contain the value 'false'
- 'kid' – identifier of the key used to generate a signature

Does the Bank make URL certificates that can be used in the JWS heading (parameter 'x5u') available for the purposes of tests?

No. The Bank does not provide a URL with a certificate. You must provide the 'x5u' parameter yourself in order to use it in the JWS signature heading. Our solution also supports a possibility to send the certificate in the 'x5c' parameter.

When is the flag isCompanyContext=true required?

The isCompanyContext=true flag is always required when access to company accounts is required – regardless of whether the account is a product offered to the lines of business of institutional SOHO and AGRO customers (APIXS2A Retail) or the line of business of corporate clients (API XS2A Corpo).

What combinations of the deliveryMode, system, and executionMode parameters for the service /domestic are supported by API?

The combinations of parameters supported are:

ExpressD0 Elixir Immediate
ExpressD0 Elixir FutureDated
ExpressD0 ExpressElixir Immediate
ExpressD0 Sorbnet Immediate
ExpressD0 Sorbnet FutureDated
ExpressD0 Internal Immediate
ExpressD0 Internal FutureDated

From the technical perspective we ignore the deliveryMode attribute (we always assume it is ExpressD0 mode) and the executionMode attribute (we always require that the date of transfer execution i.e. the executionDate attribute be provided and, based on this, we differentiate between whether the transfer is to be made immediately or with future a date).

Is the 'hold' parameter for payment supported and how?

We process the 'hold' attribute as a tag for blocking funds for the purposes of making a transfer with a future date.