PSD2

How to use Nickel PSD2

version 1.0.0

Summary

Quick Start

Complete the following steps to use our DSP2 API.

Client ID Creation

For OAuth2 authentication, you need a client ID. At the moment, the creation is still manual and provided by our team, please contact us : contact.dsp2@compte-nickel.fr.

And we provide you our client login URL.

As an AISP TPP

1. Use provided login URL to redirect our clients on login page. After client log in, you can get authorization code to receive Access and Refresh Token.

2. With your brand new access token, call our APIs thanks to STET documentation.

As a PISP TPP

- Use STET documentation.

- In the payment request response, use the links in "_links" property in your browser to access the payment confirmation IHM.

As a CBPII TPP

Not implemented, please contact our technical team if you need this endpoint : contact.dsp2@compte-nickel.fr.

General Informations

Endpoint's list

Our APIs follows the STET recommandations.

AISP

Method	URL
GET	https://api-psd2.abm-uid.com/accounts
GET	https://api-psd2.abm-uid.com/accounts/{accountResourceId}/balances
GET	https://api-psd2.abm-uid.com/accounts/{accountResourceId}/transactions
GET	https://api-psd2.abm-uid.com/end-user-identity
GET	https://api-psd2.abm-uid.com/trusted-beneficiaries

PISP

Method	URL
POST	https://api-psd2.abm-uid.com/payment-requests
GET	https://api-psd2.abm-uid.com/payment-requests/{paymentRequestResourceId}
PUT	https://api-psd2.abm-uid.com/payment-requests/{paymentRequestResourceId}

Payment confirmation screen for PSU

You can access to the payment confirmation screen on the following URL :

https://payment-psd2.abm-uid.com/{paymentid}

AISP Specifications for Nickel

Accounts endpoint

Nickel customer can have only one account so :

- Endpoint return only one account for each user.

- The "_links" property doesn't contain the pagination (first, last, next and prev) because there is only one account.

Nickel accept only payments in EURO so all currency values are "EUR".

Balances endpoints

Nickel accept only payments in EURO so all currency values are "EUR".

Transactions endpoints

At the moment, the "_links" property doesn't contain the pagination.

Nickel accept only payments in EURO so all currency values are "EUR".

Trusted Beneficiaries endpoints

At the moment, the "_links" property doesn't contain the pagination.

Consent endpoints

Return HTTP error 501 - Not implemented.

PISP Specifications for Nickel

Payment Request endpoint POST method

Only classic SEPA payments are allowed, so Payment Request body must be fill with :

- paymentRequestResource.paymentTypeInformation.serviceLevel = SEPA
- paymentRequestResource.paymentTypeInformation.categoryPurpose = CASH or DVPM.
- paymentRequestResource.paymentTypeInformation.localInstrument must be null.

Only one transaction is allowed, so:

- The requested execution date is at transaction level. **If there is a requested execution date at payment level, the request will failed.**
- The beneficiary is at transaction level. **If there is a beneficiary at payment level, the request will failed.**
- "REDIRECT" is the only authentication approach allowed. **If it's not present in the accepted approach, the request will failed.**

When the payment request is initiated, the status is set to "ACTC" (AcceptedTechnicalValidation). So, when the user confirms the payment, if the status is not "ACTC", a 400 Bad Request Exception is thrown.

Payment Request endpoint PUT method

PUT method has the same rules as POST method.

Besides, the status reason information must be at transaction level. **If there is a status reason information at payment level, the request will failed.**

Payment Request Confirmation endpoint

Return an HTTP Error 404 - Not Found.

This endpoint is not implement because we only use REDIRECT approach.

Useful links

- [API URL](#)
- [API payment](#)
- [STET PSD2 documentation](#)
- [OpenID Connect documentation](#)