The Co-operative Bank

Modified Customer Interface

Summary technical overview

Version 4.0

The Co-operative Bank
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The **co-operative** bank

Contents

1 Introduction

This summary document outlines the approach the Co-operative Bank is taking to enable Third Party Providers (TPPs) to access customer online payment accounts in accordance with the requirements of PSD2 regulations for open banking.

We are providing a modified interface to enable customers to share their balance and transaction history with registered companies and to make payments from their accounts. Use of modified customer interface requires certain actions by TPPs which are outlined later in this document.

For Business Banking (including Business Online Banking and FD Online) we have implemented a modified Interface (Open Banking APIs). Further information can be found on our website within the business banking section.

Scope

The brands that are in scope of this open banking summary technical overview are:

- Co-operative Bank (Personal Banking)
- smile

Across these brands the following online payment account types are in scope for TPP access:

- Personal current accounts
- Personal savings accounts
- Personal credit card accounts (AISP access only)

What is the modified customer interface?

As per PSD2 SCA RTS[2] regulation, from 14 September 2019 ASPSPs (Account Servicing Payment Service Providers) are required to provide TPPs with access to at least one interface which enables TPPs to identify themselves towards the ASPSP. The RTS allows this to be via a modified interface or by allowing TPPs the use of the interface used for authentication and communication with our customers.

We are meeting this requirement by allowing the use of the interface across Co-operative Bank brands used for authentication and communication with our customers, which will be modified to meet the requirements of the SCA RTS – and so are referred to as modified customer interface.

The modified customer interface we provide enable you to present a valid network level HTTPS/TLS certificate to identify yourself and you are then able to access the specific services you require.

We provide a test facility (sandbox) to enable you to perform functional and connectivity testing of your applications and software by following customer authentication and online banking journeys for account information and payment initiation services. Information on how to access this, and also fuller technical documentation, is provided below.

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[1] As stated in The Payment Services Regulations 2017 and COMMISSION DELEGATED REGULATION (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 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.

[2] COMMISSION DELEGATED REGULATION (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 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

2 Registering to use the sandbox

We require you to complete a short registration process with us in order to be provided with a test account and access to the sandbox.

To register with us to use our sandbox you will need to be authorised or registered, (as appropriate), by a competent authority, in the UK this is the FCA,

- as an AISP, PISP or CBPII,
- or to have applied to the FCA or a comparable competent authority for the relevant authorisation.

Registration process:

1. Contact us via TPP.Support@co-operativebank.co.uk. Our support team will guide you in more detail through the process and the information we will need you to provide.
2. Information we will need from you includes:
   a. your company name and contact details (address, email and phone number)
   b. your competent authority registration number (or application reference)
   c. your company's legal address
   d. which Co-operative Bank brands you wish to access
   e. your TPP role - Account Information Service Provider (AISP), Payment Initiation Service Provider (PISP), Card based Payment Instrument Issuer (CBPII)
   f. a copy of the certificate you can share with us at this point, either;
      - Test or production QTSP issued eIDAS (QWAC) for EU based TPPs,
      - Pre-production or production Open Banking issued eIDAS (OBWAC)

Once the sandbox registration process is complete you will be provided with the following to support your sandbox access and use:

- The technical specifications for the modified customer interface
- Instructions giving you the information you need to access and use the sandbox

There is a separate process you will need to follow to access the production modified customer interface and this process is detailed in the technical document you will receive once registered for the sandbox.

[1] Mozilla Trusted List of certificate authorities https://www.mozilla.org/en-US/about/governance/policies/security-group/certs/policy/

[2] Typically the production or test domain e.g. companyname.com but other representations can be accepted with prior approval.

3 Summary of technical specifications

Further information on each of these topics is contained in the technical specifications which are available on request to TPP.Support@co-operativebank.co.uk, and on successful registration for use of the sandbox.

We make available three technical specifications:
    a. Personal banking technical specification (covering Co-operative Bank and smile brands)
    b. Access and Customer Authentication specification (covering SCA measures across all brands and process to access to the production modified interface)

a. Summary of personal banking technical specification

Services

The services available in personal online banking for account information services and payment initiation services are:

Account information services (AISP)
- Balance
- Transaction history
- View beneficiaries
- View Direct Debits
- View recurring payments
- View scheduled payments
- View statements

Payment initiation services (PISP)
- Domestic payments (including recurring and future dated payments)
- Intra bank transfers

Card Based Payment Instrument Issuer (CBPII*)*
- Consent
- Confirmation of funds

Bank specific implementation information

The technical specification includes further guidance on the following services:
- PISP Confirmation of Funds checks
- AISP access when the customer is not requesting information
- Both Co-operative Bank and Smile services in the sandbox
- Services available for CBPIIs

The focus of the Sandbox environment to provide integration testing capabilities with our Open Banking solution that AISP and PISP's can connect and test their services, this information will be shared with the FCA to show the necessary due diligence checks have been taking to enable the Open Banking Channel at the Bank.

Bank specific implementation information

The technical specification includes further guidance on the following services:
- PISP Confirmation of Funds checks
- AISP access when the customer is not requesting information

b. Summary of access and customer authentication technical specification

Overview of access methods for customer modified interface

To gain access to customer modified interface you will need to have previously completed registration with us for access to the sandbox. You will need to be registered by a competent authority as an AISP, PISP or CBPII; in the UK this is the FCA.

We accept the following certificates for access, which you may have already provided during sandbox registration:
- Production QTSP issued eIDAS (QWAC),
- Production Open Banking issued eIDAS (OBWAC) or

Once registered for access to the customer modified interface you will need to provide your certificate each time you access the interface.

Customer authentication across personal banking

Access to customer modified interface requires the entry of login credentials supplied by customers. Except where exemptions are applied, the login credentials will include 2 factor authentication in line with regulatory requirements for SCA. Information is provided in the technical specifications on the means to step up security and where exemptions to SCA are being applied by the Bank.

4 Frequently Asked Questions

Information on our online banking provision across our brands can be found in FAQs on our websites:
Co-operative Bank

https://www.co-operativebank.co.uk/help-and-support/faqs/ways-to-bank/online-banking

smile
https://www.smile.co.uk/f
aqs

5 Contact us

To register for access to the sandbox or to ask a question about our open banking access provision for TPPs please contact us at TPP.Support@co-operativebank.co.uk

6. Glossary

Abbrevation	Description
AISP	Account Information Service Provider
ASPSP	Account Servicing Payment Service Provider
CBPII	Card Based Payment Instrument Issuer
eIDAS	The eIDAS Regulation is an EU Regulation that sets out rules for electronic identification and trust services.
FCA	Financial Conduct Authority
OBIE	Open Banking Implementation Entity
OBWAC	OBIE Issued Web Authentication Certificates (eIDAS)
PISP	Payments Initiation Service Provider
PSD2	Second/Revised Payment Services Directive (Directive (EU) 2015/2366)
PSD2	Second/Revised Payment Services Directive (Directive (EU) 2015/2366)
QTSP	Qualified Trust Service Provider
SCA RTS	COMMISSION DELEGATED REGULATION (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 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
SS+	Screen Scraping Plus
TPP	Third Party Provider