

FAQ -Portal

Question & Answers

1. Question:

Why received SIGNATURE_INVALID error when using API?

Answer:

TPP send request with invalid signature at request headers.

2. Question:

Why received SIGNATURE_MISSING error when using API?

Answer:

TPP send request without signature at request headers.

3. Question:

Why received PERIOD_INVALID error when using Create consent API?

Why on running 'Create consent' API (POST /psd2/v1.0.6/consents) next error received?

Answer:

Consent expiry date that sent in field 'validUntil' in not valid.
For example, "2019-12-30" has date earlier than today.

4. Question:

Why received TIMESTAMP_INVALID error when using Create consent API?

Answer:

Format of consent expiry date that sent in field 'validUntil' in not valid.
For example, date with format "2021/12/30" is not valid.
The correct format is **YYYY-MM-DD** (for example, "2021-12-30").

5. Question:

Why received FORMAT ERROR when using Create consent API with balances and/or transactions?

Answer:

When consent type is 'detailed' - accounts should be send for this consent type.
If balances and/or transactions send in the request body but accounts doesn't this error received.

6. Question:

Why received FORMAT ERROR when using Create consent API for 'detailed' consent type?

Answer:

Consent type is detailed. IBAN (account number) that is send in accounts / balances/ transactions is not valid.
If spaces inserted to IBAN it will also return this error but with next 'text' value:
"text": "Format of certain request fields are not matching the XS2A requirements."

7. Question:

Why received CONSENT_UNKNOWN when using API?

Answer:

Consent Id was not found or
Client Id (TPP identifier) that is send in the certificate doesn't match to the consent Id

8. Question:

Why received CONSENT_INVALID when using API?

Answer:

Consent is not active – **not in status valid.**

9. Question:

Why received TOKEN_UNKNOWN when using API?

Answer:

Token is not correct, Client Id (TPP identifier) token doesn't match to that of the ASPSP (bank).

10. Question:

Why received SERVICE_INVALID when using API?

Answer:

The service (API) not found - not valid.
For example, next endpoint is not valid:
GET /psd2/v1.0.6/accounts/94311060-1bc7-4455-9aa2-1b64fef4aad2_105_97/Balances
since in the word 'Balances' - 'B' is written in upper case instead of lower case.

11. Question:

Why received CERTIFICATE_MISSING when using API?

Answer:

The certificate not arrived on the request (or not valid).

12. Question:

Why received CONSENT_INVALID when using Delete consent API?

Answer:

Only specific statuses can be changed to the status of terminatedByTpp -
valid, partiallyApproved, suspendedByASPSP and received.

If current status of the consent is not one of those like status of expired – the status can't be changed to the status of terminatedByTpp.

13. Question:

Why received PARAMETER_NOT_CONSISTENT when using Read Transaction List API?

Answer:

There are few reasons that may cause this error:

1. The value of the field bookingStatus that passed in query parameters contains invalid value. The possible values of bookingStatus are: booked, pending and both.

For example, running an API with next query parameters:

```
GET /psd2/v1.0.6/accounts/94311060-1bc7-4455-9aa2-1b64fef4aad2_105_97/transactions?dateFrom=2020-11-01&bookingStatus=Booked&dateTo=2020-12-19
```

contains invalid value ('Booked' in this case) for bookingStatus.

2. The value of the optional field entryReferenceFrom that passed in query parameters contains invalid value. entryReferenceFrom must have value of integer. This field retrieve next (30) transactions from the value inserted at entryReferenceFrom.

For example, running an API with next query parameters:

```
GET /psd2/v1.0.6/accounts/94311060-1bc7-4455-9aa2-1b64fef4aad2_105_97/transactions?dateFrom=2020-02-20&bookingStatus=booked&dateTo=2020-12-21&entryReferenceFrom=a
```

contains invalid value ('a' in this case) for entryReferenceFrom.

14. Question:

Why received FORMAT_ERROR when using Read Transaction List API?

Answer:

The fields of dateFrom, bookingStatus are mandatory fields in that API so if they are not send in the query parameters or doesn't send exactly in that name, error of FORMAT_ERROR will be returned.

In next example:

```
GET /psd2/v1.0.6/accounts/94311060-1bc7-4455-9aa2-1b64fef4aad2_105_97/transactions?bookingStatus=booked
```

dateFrom doesn't passed in the query parameters.

15. Question:

Why received PERIOD_INVALID when using Read Transaction List API?

Answer:

The field of dateFrom in the query parameters can't contain date that is greater than a year ago

or

the date in the field of dateTo is earlier than the date in the field of dateFrom in the query parameters what is wrong.

In next example:

```
GET /psd2/v1.0.6/accounts/94311060-1bc7-4455-9aa2-1b64fef4aad2_105_97/transactions?dateFrom=2019-11-01&bookingStatus=booked
```

the field of dateFrom contains value that is greater than a year ago – what is not valid.

While in next example:

```
GET /psd2/v1.0.6/accounts/94311060-1bc7-4455-9aa2-1b64fef4aad2_105_97/transactions?dateFrom=2020-11-01&bookingStatus=booked&dateTo=2020-10-19
```

the date in the field of dateTo is earlier than the date in the field of dateFrom – what is also not valid.

16. Question:

Why received TIMESTAMP_INVALID when using Read Transaction List API?

Answer:

The dates in the fields of dateFrom, dateTo in the query parameters - send in wrong format.
The correct format is **YYYY-MM-DD** (for example, "2020-11-01").

In next example:

```
GET /psd2/v1.0.6/accounts/94311060-1bc7-4455-9aa2-1b64fef4aad2_105_97/transactions?dateFrom=2020/11/01&bookingStatus=booked&dateTo=2020/12/01
```

the dates in the fields of dateFrom, dateTo send in not correct format "2020/11/01" and "2020/12/01".

17. Question:

Why received **FORMAT_ERROR** when using Read (Account\Balance\Transaction) API?

Answer:

Consent-ID field doesn't send in request headers. This field must be send for each one of those four APIs.
Or

X-Request-ID field (unique request Id) doesn't send in request headers. This field must be send for each regulatory API.

19. Question:

Why received SERVICE_INVALID when using 'Create consent' API with allPsd2, availableAccounts, availableAccountsWithBalance?

Answer:

The bank doesn't support next consent types: allPsd2, availableAccounts, availableAccountsWithBalance.
We don't support this properties inside the access element of the request body.

20. Question:

Why received INTERNAL_ERROR when using API?

Answer:

Some internal server error occurred on request handling.
For example, invalid account-id inserted to the endpoint.

21. Question:

Why received PARAMETER_NOT_CONSISTENT when using 'Read Account Details' API?

Answer:

The value of account-id than inserted to the endpoint is invalid. It doesn't match the pattern (for example, value of account-id is shorter than it should be).

22. Question:

Why received INTERNAL_ERROR when using 'Read Account Details' API?

Answer:

Internal server error occurred on request handling.

In next example:

```
GET /psd2/v1.0.6/accounts/94311060-1bc7-4455-9aa2-1b64fef4aad2_105_97/transactions?dateFrom=2020-02-20&bookingStatus=booked&dateTo=2020-12-21&entryReferenceFrom=60
```

The value of the optional field entryReferenceFrom that passed in query parameters should retrieve next (30) transactions from the value inserted at entryReferenceFrom (60 in this example).

Error returned since in this case since there is no more (30) transactions to return. The total amount of transactions is lower.

23. Question:

Why received href link in response body instead of transactions when using 'Read Account List' API?

Answer:

When you run this API for range of dates between dateFrom and dateTo that doesn't have any transactions

For example:

```
GET /psd2/v1.0.6/accounts/94311060-1bc7-4455-9aa2-1b64fef4aad2_105_97/transactions?dateFrom=2020-02-20&bookingStatus=booked&dateTo=2020-02-21
```

You will not get an error but instead you will get status code 200 and link (href).

This link is link for 'Read Account Details' API (GET /psd2/v1.0.6/accounts/{account-id}).

If you want to see the transactions then change dates range to correct one/longer/more accurate.

24. Question:

Why received partial transaction list when using 'Read Transaction List' API?

Answer:

If you get a response with status code 200 and a lot of transactions (more than 30) you will see a similar link (href) to next one in the response body.

Status code: 200 ok

Response body:

```
{
  ...
  "_links": {
    "account": {
      "href": "/v1.0.6/accounts/94311060-1bc7-4455-9aa2-1b64fef4aad2_105_97/transactions?dateFrom=2020-02-20&bookingStatus=booked&dateTo=2020-12-21&entryReferenceFrom=30"
    }
  }
  ...
}
```

This link contains the optional query parameter field entryReferenceFrom that should retrieve next (30) transactions from the value passed for entryReferenceFrom. So if this API (in the link) will be run you should retrieve next (30) transactions and you can repeat it again while there are transactions.

General Question & Answers

1. **Question:** How do I register to portal?

The TPP registration process for the portal is automatic.

Bank of Israel issue certificate for the TPP.

The first time the TPP approaches with this certificate and try to create a new consent (POST /psd2/v1.0.6/consents) automatic registration process is executed based on this certificate.

The TPP supposed to get email to email address that in the certificate with a link for activation for its account in the portal.

2. **Question:** How do I log in?

Click on 'Log in' button and fill your username and password.

3. **Question:** How to change/reset password?

Click on 'Log in' button and then on 'Forgot your password? Click here in order to request a new one'. Fill Username or email address and follow the instructions.

4. **Question:** Open Banking Issued Certificates. What certificates we expect?

QWAC certificate and QSealC certificate.

Both certificates issued by Bank of Israel for the TPP.

QWAC certificate used for identification of the TPP, for client (TPP) authentication by the ASPSP.

QSealC certificate used by the TPP to sign request messages.

All requests messages send by the TPP must be signed.

5. **Question:** How checks are executed in test environment?

TPP must receive certificate from Bank of Israel and then run the APIs.

6. **Question:** What is Open Banking?

A secure way to give TPP access to financial information of the customer like its accounts, balances and transactions after customer gave its consent for it, so the TPP can suggest him different financial offers.

There is a list of APIs that each bank must implement (according to PSD2).