Quali-Sign Ltd

www.quali-sign.com

EBICS Change Requests

Michael Adams

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Table of Contents

1 HAA Order

Short description of the problem

The HAA order provides a list of download order types where new data is available for collection.

Where FileFormat is used, with the corresponding FDL order type, the HAA response does not identify the specific FileFormats with new download data available

<HAAResponseOrderData >

  <OrderTypes>FDL FDL FDL</OrderTypes>

</HAAResponseOrderData>

Description of the solution

A FileFormat tag should also be included

2   HTD / HKD Order UsageOrderTypes

Short description of the problem

The HTD and HKD orders include an optional <UsageOrderTypes> tag under <AccountInfoType>. If this tag is included, it restricts the account to be used with only the order types that are listed

When FileFormat is used, with the corresponding FUL and FDL order types, the <UsageOrderTypes> tag does not identify the corresponding FileFormat

<UsageOrderTypes>FUL FUL FUL FDL FDL FDL</UsageOrderTypes>

This has the effect of blocking the account, because the usage orders cannot be identified.

Description of the solution

A FileFormat tag should also be included

3   HTD / HKD Order OrderInfo

<u>Short description of the problem</u>

In HTD and HKD orders, where accounts are specified under the <AccountInfoType> tag without the optional <UsageOrderTypes> tag, this indicated that the account has unrestricted permissions.

Under the <UserInfo> tag. Permissions can be granted to a user that are unrestricted, i.e. not specific to a single account. This is achieved by not including the <AccountID> tag under the <Permission> tag.

This works well for account related orders, such as a daily account statement or intra-day account report. However there is no way of identifying from the OrderInfo, whether a specific order/FileFormat is applicable to account permissions or not. For example, it does not make sense to apply account permissions to a payment status report.

I have observed the impact of this with both EBICS Client and EBICS Server implementations. The EBICS Client will link the order to accounts that are unrestricted. The EBICS Server requests account permissions to be applied. Neither make sense.

<u>Description of the solution</u>

Within the <OrderInfo> tag in HTD and HKD orders, include a true/false attribute that indicates whether a particular order is account related or not.

4   HTD / HKD Order - Order Format

<u>Short description of the problem</u>

In the HTD and HKD orders, there is an optional <OrderFormat> tag within the <OrderInfo> tag. The EBICS specification (page 236) indicates this as a token, maxLength=8.

There does not appear to be a standard catalogue of Order Formats.

Banks are able to define Reserved Order Types. These are prefixed with X, Y or Z and are for bank-individual purposes and reserved between the bank and the customer.

When Reserved Order Types are used, it is difficult determine the file format of the order. The use of the <OrderFormat> tag appears to be the solution, but the lack of standards around definition of formats makes this difficult.

Also, likewise where FileFormat is used with the FUL and FDL order types, it is sometimes difficult to determine the format unless a pre-defined FileFormat pattern is used. For example 'pain.001.001.03.dct'.

<u>Description of the solution</u>

Publish a standard catalogue of formats and include an attribute in the <OrderFormat> tag, indicating whether the supplied value corresponds to a value in the catalogue or is proprietary.

5   HTD / HKD Order – Country tag

Short description of the problem

I have observed that some EBICS server implementations include the full country name within the <PartnerInfo><AddressInfo><Country> tag, whereas other EBICS server implementations include a 2 digit ISO country code. Both are acceptable according to the Schema and the EBICS Specification

Description of the solution

Include an optional true/false attribute within the <Country> tag that indicates whether a valid 2 digit ISO code has been supplied.

6   HTD / HKD Order – BankInfoType

<u>Short description of the problem</u>

The HTD and HKD orders include a <BankInfoType> tag. Page 225 of the EBICS Specification explains that this is a "Data type for bank information with regard to distributed signatures (order types HKD, HTD). I have tested distributed signatures with two different EBICS Servers. The use of this tag is not clear to me"

<u>Description of the solution</u>

Please provide more detail in the EBICS Specification on the use of the <BankInfoType> tag.

7 HAC Order

Short description of the problem

I have observed that with two different EBICS Servers, information appears to be reported In a HAC response only once. In the case where a Partner has multiple users, the first user to call the HAC will receive the information, all subsequent users will not.

This is not ideal because the HAC provides further information on whether an order was in fact successful or not, which is not reported in an EBICS response. If a particular user uploads a file and receives an EBICS_OK response. It may be subsequently rejected and this is reported in the HAC. However if a different user downloads this information, the user that uploaded the file will not be provided with the reject information.

Description of the solution

Provide an optional attribute within the HAC request that allows a user to specify an OrderId. If the OrderId tag is supplied, only information corresponding to the order should be reported in the HAC. All activity that corresponds with this OrderId should be reported, regardless as to whether it has been reported before.

Each bank can decide how long historic information is available. For example 30 days.

8   VEU – History

Short description of the problem

When an order exits VEU processing due to being forwarded or cancelled, there is no further information available on the order. Therefore it is difficult to confirm whether an order was forwarded or stopped (i.e. cancelled) and which personal authorisation users undertook the action.

Description of the solution

Provide an additional VEU order, with the ability to supply an OrderId in the request that then returns a summary of the order's status. A similar level of information to HVZ should be supplied (i.e. originator and signer information), together with an indication of whether the order was forwarded or stopped (cancelled).

Each bank can decide how long historic information is available. For example 30 days.

9   Initialization with a Certificate Signing Request

Short description of the problem

X.509 is currently optional but will become mandatory. When X.509 is used, for personal authorisation users, an X.509 certificate issued by an X.509 certificate authority, must be supplied within the INI order.

This works fine with physical tokens (e.g. USB key / Smartcard), but is more challenging when keys are generated (for example locked into the hardware of a mobile phone or tablet).

Description of the solution

Provide an additional initialization order (as an alternative to INI) that will accept a 'Certificate Signing Request' instead of an issued certificate. This should be available where the bank is prepared to act as a certificate authority (Qualified Trust Service Provider).

This would allow EBICS to provide a standard means of transmitting the Certificate Signing Request to the bank.

The initialization letter should contain additional subject information relating to the certificate. This may also need to be signed in the presence of a bank official (see Article 24.1 of e-IDAS: Regulation on electronic identification and trust services for electronic transactions in the internal market).

An additional download order should also be defined to allow the user (once activated) to download a copy of their new CA issued certificate to their device. This will allow them to initialize with other institutions, via H3K.

10 Other Partner Permissions

<u>Short description of the problem</u>

Where a user is assigned approval permissions on behalf of another partner, it is not clear how these permissions are shared with the user.

<u>Description of the solution</u>

Provide these permissions within HTD / HKD

11 HVTResponseOrderData Summary Template

Short description of the problem

HVTResponseOrderData includes OrderInfo summary information. This is good for payments, but what about other order types that may benefit from summary information.

Description of the solution

Provide the ability to define a custom OrderInfo template that could replace the payments template