



PSD2 SANDBOX

How to use Nickel PSD2 SANDBOX

version 1.0.0

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Quick Start

Complete the following steps to use our DSP2 API.

Prerequisites

To run this quickstart, you need:

- A client ID provided by our team, please contact us : contact.dsp2@compte-nickel.fr
- A web browser
- A tool to build and run HTTP request (we use Postman: <https://www.getpostman.com/> and we provide a test collection here https://sandbox-docs-dsp2.abm-uid.com/tools/FPE_PSD2_SANDBOX.postman_collection.zip)

Tips:

Using Postman, you may have to turn off 'SSL certificate verification' in Settings > General

As an AISP TPP

1. Get an authorization code
 - Use our tool to build the URL for our OAUTH2 provider : https://sandbox-docs-dsp2.abm-uid.com/tools/redirect_helper.html.
 - Click on the generated URL and login with a client account (Login: Hannibal, password: Nickel_Dsp2, SMS code: 1234)
 - Copy the authorization code
2. Exchange the authorization code for an access token and refresh token

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- Use the following endpoint which the [Authorization Endpoint](#) section in the OpenID Connect specification :
https://customer-auth.abm-uid.com/auth/realms/PSD2_SANDBOX/protocol/openid-connect/token
 - Else, use postman with the 01 - Authentication > 02 - Get Access Token request of our test collection, the access token is automatically set in Postman variables
3. With your brand new access token, call our APIs thanks to our Postman collection or [STET documentation](#).

As a PISP TPP

- Use our AISP Postman collection to post a payment request or [STET documentation](#).
- In the payment request response, use the links in "_links" property in your browser to access the payment confirmation IHM.

Tips:

If the last digit of the payment amount is odd, our core banking emulator will reject it.

As a CBPII TPP

Please contact our technical team.

Nickel Help Tools

For helping you to get access token in DSP2, you can use the following URL :

https://sandbox-docs-dsp2.abm-uid.com/tools/redirect_helper.html

By default, the form redirect URL is filled with [static HTML displaying authorization code](#).

General Informations

Endpoint's list

Our APIs follows the [STET recommandations](#).

AISP

Method	URL
GET	https://sandbox-api-dsp2.abm-uid.com/accounts
GET	https://sandbox-api-dsp2.abm-uid.com/accounts/{accountResourceId}/balances
GET	https://sandbox-api-dsp2.abm-uid.com/accounts/{accountResourceId}/transactions
GET	https://sandbox-api-dsp2.abm-uid.com/end-user-identity
GET	https://sandbox-api-dsp2.abm-uid.com/trusted-beneficiaries

PISP

Method	URL
POST	https://sandbox-api-dsp2.abm-uid.com/payment-requests
GET	https://sandbox-api-dsp2.abm-uid.com/payment-requests/{paymentRequestId}
PUT	https://sandbox-api-dsp2.abm-uid.com/payment-requests/{paymentRequestId}

Payment confirmation screen for PSU

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

<https://sandbox-payment-dsp2.abm-uid.com/{paymentid}>

User Authentication

Name	Login	Password	SMS code
John Smith	Hannibal	Nickel_Dsp2	1234
Templeton Peck	Fute	Nickel_Dsp2	1234
Henry Murdock	Looping	Nickel_Dsp2	1234
Bosco Albert Baracus	Barracuda	Nickel_Dsp2	1234
Amy Amanda Allen	TripleA	Nickel_Dsp2	1234

Tips:

Even though the sms code is still the same, it expired after 120 seconds.

Authentication TTL

- SMS code: 2 minutes
- Authorization code: 1 minute
- Access Token: 5 minutes
- Refresh Token: 30 minutes

eIDAS certificat

In our sandbox, eIDAS certificate validation is disabled for the moment. You have to provide a header **X-tpp-o** with the name of your company.

Otherwise, you'll get a **HTTP error 400 Bad Request**.

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 EURO payment so all currency values are “EUR”.

Balances endpoints

Balances endpoint return only real-time balance, because Nickel works only with this balance.

Nickel accept only EURO payment so all currency values are “EUR”.

Transactions endpoints

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

Nickel accept only EURO payment 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.

To simulate the core banking process and have some approved and rejected payment, a rule have been added :

- If the last digit of the amount is even, the payment will succeed. If it's odd, the payment will failed.
- If the payment succeed, the status will be "ACSC", if it fail, it will be "RJCT" dans the reason will be "CUST".

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

- [Nickel Help Tools](#)
- [Our postman collection for test](#)
- [SANDBOX API URL](#)
- [SANDBOX API payment screen](#)
- [STET PSD2 documentation](#)
- [OpenID Connect documentation](#)
- [Postman](#)