

ASN Bank PSD2 “eCommerce” PIS Only Implementation Guidelines

PSD2 interface PIS ASN Bank

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Colophon

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0.9	2021-01-11	Concept version
1.0	2021-01-13	Comments processed, first final version
2.0	2025-07-01	Rebranding de Volksbank NV to ASN Bank NV

References

Version	Date	Description	Author	Reference
1.21	2025-07-01	PIS API, PSD2 interface PIS ASN Bank	ITC VO KWB Open Banking	https://openbanking.asnbank.nl/documentation.html .

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1 Introduction

This document guides you in implementing our PSD2 PIS Only solution in an eCommerce market without needing to use our AIS APIs. We understand the need for a direct payment offering in this market and optimal customer user experience. We refer to eCommerce but this solution can also be implemented in other business models, like financial services (money transfers, loans and investments), travelling/ticket services and gaming platforms.

Who are we and who are our customers

We are a Dutch bank operating as an ASPSP in the Dutch retail payments market with our three brands:

- ASN Bank
- SNS
- RegioBank.

These three brands offer their services under the shared bank license of ASN Bank NV, which is the reason that we offer three identical APIs; one for each brand but with the same "ASN Bank" functionality/data (single ASN Bank NV platform).



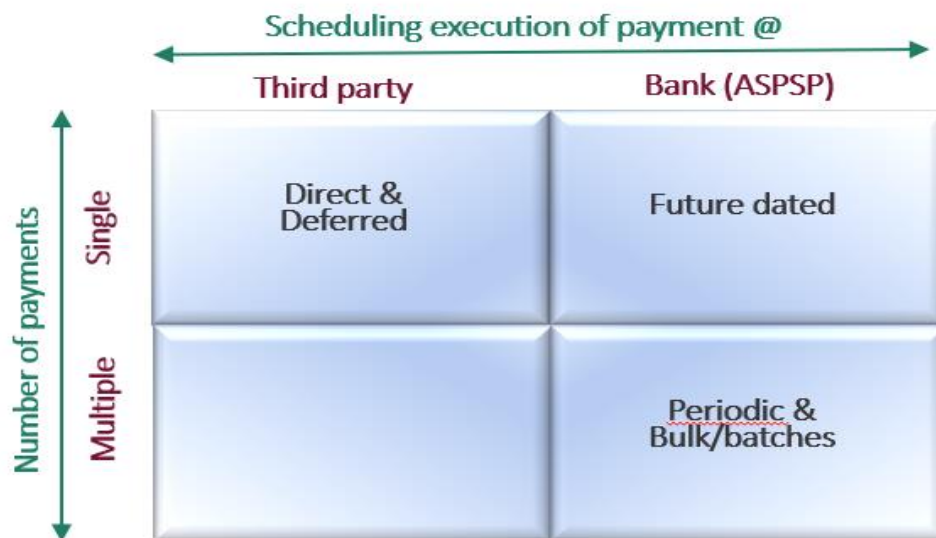
In the future, these three brands will migrate to one banking brand, ASN Bank, for all of the bank's customers. This is also the reason that we only offer an ASN Bank Sandbox environment in our single platform.

We offer payment current accounts for consumers (youngsters, students, adults) and small businesses (self-employed entrepreneurial and the undersize of SMEs).

2 Information about our PIS APIs

First of all, visit our Open Banking website: <https://openbanking.asnbank.nl/>. Our API documentation is available there. Please read the instructions and documentation carefully before getting started. Specifically, we strongly advise you to read the PIS PDF documentation on this page: <https://openbanking.asnbank.nl/documentation.html>.

Currently we support the following payments types:



1. **One-off direct payment:** After the customer approves/authorizes a payment in our SCA redirect, the payment is processed immediately by us. It is not possible to withdraw afterwards. We currently only support SEPA (instant) credit transfers. International credit transfers (non-SEPA) will be supported later.
2. **One-off deferred payment:** The customer gives permission ('consent') to the third party for submitting a SEPA (instant) credit transfer to us (up to and including an agreed upon end date) and simultaneously authorizes us to execute the payment immediately once we receive the payment submission of the third party. Once a payment has been submitted by the third party (or the authorization has expired), the payment cannot be withdrawn by the customer.

Please note: The deferred payment method can also be used for direct payments, by initiating a deferred payment with an end date of today and then immediately submitting the payment for execution to us after approval/authorization of the customer in our redirect. Refer also to section 5 "You choose your implementation scenario for eCommerce direct payments" in this document.

3. **One-off future dated payment** (scheduled once at the bank): A scheduled payment is sent to us and, once approved/authorized by the customer in our redirect environment, we execute the payment on the scheduled execution date. A customer

can withdraw this payment before the execution date in the online banking environment of our brands. We currently only support SEPA (instant) credit transfers. International credit transfers (non-SEPA) will be supported later.

4. **Periodic payments:** Scope of application here can be 'payment installments via your bank'. Amount and beneficiary of each payment is always the same (fixed). Periodicity has to be defined in our bank administration and we support the same periods as in our direct online channels internet banking and mobile banking. The customer can withdraw a periodic payment in the same way they can withdraw SEPA standing orders initiated and authorized via internet banking or mobile banking app.
5. **Bulk/batch payments:** This payment type offers the possibility to sent SCT (instant) payments in batches to us on behalf of business customers with a business account of our brands. In the pain.001 message it can be specified whether to debit the business account per batch with our entry (batch booking indicator must have the value 'true' which is de default value) or for each payment in the batch a separate debit entry (batch booking indicator must have the value 'false'). Pain messages sent to us and approved/authorized by the business customer can be viewed in the online business banking environment of our brands.

3 Strong Customer Authentication: multiple SCA tokens & Optimal redirect UX (single SCA)

In our SCA redirect flow we support the following customer tokens:

- **Digipas:** hardware token with pin code and challenge/response mechanism;

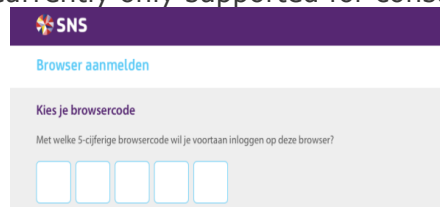


Please note that the Digipas will be phased out, first for consumers.

- **Mobile banking app** (pin, fingerprint or Face ID) in conjunction with QR (application in browser environment) or app-to-app redirection (when application of TPP and mobile banking app are on the same device and mobile banking app is registered by the customer at the bank);



- **Browser code.** The browser of the customer must be registered upfront at the bank. Browser code is currently only supported for consumers (no business customers).



The first time a customer uses the PSD2 redirect they can define their preferred token: Digipas, Mobile banking app or Browsercode. Customers can always overrule this preference in the redirect flow.

Each token has its own daily 'Spending' limit. If the limit of a certain token is reached and a customer also has others tokens then the redirect flow automatically advises to use another token.

A SCA token needs to be used only once by the customer in our redirect flow ('single SCA'). The first redirect screen already shows your delivered payment data and the customer has to login by using their token in this screen. A second redirect screen will only follow if the customer has to do account selection at us. In this second screen the customer only has to push the 'accept' button and thus does not need to use his token another time.

Account selection at PISP or ASPSP

We support a 'PIS Only' implementation (without AIS calls) with an account selection at the ASPSP in our SCA redirect process (screens), or with an account selection at the PISP. When account selection takes place at the ASPSP, you can still retrieve the account and name of the account holder for verification and refunding purposes (refer to section 5, implementation scenarios).

4 SEPA Credit transfers & Instant payments



SCT Instant Payments (SCTinst) is the new normal for our customers. Not only in our direct online channels (internet and mobile banking), but also in our API channel. Be aware that we are connected to Worldline as CSM and with TIPS to optimize interoperability.

Real-time execution of credit transfers

After authorization, credit transfers (with execution date today) are real-time debited on the customer account (no reservation) and, if the beneficiary bank is reachable for SCTinst, processed instantly. Under normal circumstances we receive within 5 seconds a confirmation of the credit of the beneficiary bank and, when the Instant Payments Regulation is in place, with a maximum of 10 seconds.

If the beneficiary bank is not reachable for SCTinst (most likely a beneficiary bank outside the eurozone) then every hour during Target working days payments are sent to our CSM. Under normal circumstances we give the customer no possibility to withdraw or recall the payment once the account is debited. So, after the account is debited, there is a very high certainty for you that the amount will be transferred to the beneficiary bank. We have no influence on the processing by the beneficiary bank or the CSM of the beneficiary bank, like checks whether the creditor account is closed, the creditor account does not exist, crediting these type of account is not allowed, etc. The cut-off times for a non-instant SEPA Credit Transfer are:

- *Domestic SCT*: 15:30 CET;
- *Cross Border SCT*: 14:00 CET.

Besides a pull payment status service (GET payment status call), we also offer a push payment execution status notification service after payment SCA & authorization for single payments.

The possible execution payment statuses are:

- ACSC: Accepted Settlement Completed on debtor account, final successful execution status of non-instant payment and 'intermediate' status for instant payments
- ACCC: Accepted Credit Confirmed, final successful execution status of instant payments.
- RJCT: Rejected payment during execution phase of the payment, final execution status for instant and non-instant payments. In this case, the response also includes the reject reason code.

5 You choose your implementation for eCommerce direct payments

When implementing our PIS APIs eCommerce direct payments solution there are two implementation scenarios. The traditional PSD2 Compliance way of implementation or the 'alternative' Open Finance extended payments way which we implemented in close conjunction with a large European PISP. It is your choice which scenario fits best for you.

1. Traditional scenario

Initiate a '*One-off direct payment*' with us and after you receive an OK from us perform the following steps:

- Initiate redirect Authorize request. After redirect and SCA/authorization by the PSU the payment can no longer be cancelled/revoked by the PSU.
- Do a payment status call after you receive a SCA redirection callback and also schedule a status call after for instance ten minutes for those redirections where you did not receive a callback response. There are always customers who do not abort the SCA redirection screen correctly.
- For the final execution of the payment you can also decide to use our push payment execution status notification service.
- Do a 'get payment' call (defined under 'manage payments' API Swagger) for those payments with the status ACSC (SCT) or ACCC (SCTinst) and retrieve IBAN/name of the accountholder for verification and if necessary for refunding purposes.

2. Alternative scenario

Initiate a '*One-off deferred payment*' with us with the 'endDate' attribute filled with the current date. After you receive an OK from us perform the following steps:

- Initiate redirect Authorize request. After redirect and SCA/authorization by the PSU the PSU can revoke the payment in his online banking environment but if you directly send an execution payment request call to us (refer to below), the customer has no time to revoke the deferred payment.
- Do a 'get payment' call (defined under 'manage payments' API Swagger) after you receive a positive SCA redirection callback and retrieve IBAN/name accountholder for verification and other purposes. This is an optional to us (not mandatory).
- Do an 'initiation payment request' call to us (defined under 'manage payments' API Swagger). This will execute the payment. If the payment cannot be executed due to credit risk reasons or insufficient balance you will receive a reject reason code in the response from us which you can translate as a message to the customer. If OK, you will receive a payment status response ACSC.
- If you find it necessary (not mandatory), you can do a separate 'initiation payment status' call to us if you want to verify the former response and/or want to use this status call for 'fulfillment' purposes to a customer (based on payment execution status ACSC or ACCC). You can also decide here to use our push payment execution status notification services.

We wish you lots of success with your implementation and hope that you and our customers enjoy our solution and redirect User Experiences.

6 Contact us

If you have any questions please contact us by sending these questions via mail to:
openbanking@asnbank.nl