

ASN Bank PSD2 “eCommerce” PIS Only Implementation Guidelines

PSD2 interface PIS ASN Bank

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Colophon

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Version	Date	Changes
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 and rebranding SNS
2.1	2025-11-13	Added more instant payments information i.r.t. Instant Payments Regulation (IPR) and rebranding RegioBank

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

ASN Bank N.V. is a Dutch bank operating as an ASPSP in the Dutch retail payments market. Currently the bank is migrating her existing three payment account servicing brands to one brand (ASN Bank) and to one distribution model. The current situation is:

- **ASN Bank:** ASN Bank customers with an ASN Bank IBAN (ASNB) and ASN Bank issued SCA tokens.
- **ASN Bank (formerly SNS):** existing SNS customers with an SNS IBAN (SNSB) and SNS issued SCA tokens. These existing customers can still visit the formerly SNS retail website and use the formerly SNS internet banking application and mobile banking app for any services.
New customers from the *1st of July 2025 onwards* are directed to ASN Bank retail websites and branches, have an ASN Bank IBAN (ASNB) and ASN Bank issued SCA tokens.
- **ASN Bank (formerly RegioBank):** existing RegioBank customers with a RegioBank IBAN (RBRB) and RegioBank issued SCA tokens. These existing customers can still visit the formerly RegioBank retail website and use the formerly RegioBank internet banking application and mobile banking app for any services.
New customers from the *1st of December 2025 onwards* are directed to ASN Bank retail websites and branches, have an ASN Bank IBAN (ASNB) and ASN Bank issued SCA tokens.

These three “brands” offer their services under the shared bank license of ASN Bank N.V., 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 N.V. platform). This is also the reason that we only offer an ASN Bank Sandbox environment on our single platform.

All the above mentioned “brands” offer payment accounts for:

- Consumers: youngsters, students and adults
- Small businesses: self-employed entrepreneurial and the undersize of SMEs.

2 Which logos to use in your bank selection screen

We recommend that you choose one of the following implementations in your bank selection screen when asking the customer i.e. payment service user to authorize the consent or payment in our online banking environment. If you have not yet received these logos in svg format from us, please request them via email at openbanking@asnbank.nl.

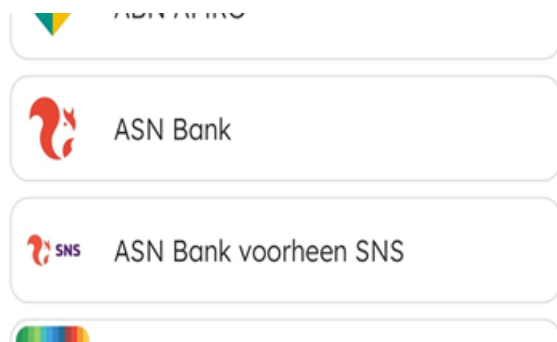
- 1. Use only the three bank icons, similar to the current mobile banking app (the squirrel and, for SNS and RegioBank, the added purple SNS text and red RegioBank text).**



It is recommended to use this option in an app-to-app environment, where the customer automatically switches from a third-party mobile app to our mobile banking app.

- 2. Use the three icons and add additional Dutch 'voorheen' text next to the bank icon for existing SNS resp. RegioBank customers: "ASN Bank voorheen SNS" or "ASN Bank voorheen RegioBank."**

This is recommended if you already use bank icons with text next to them. See the example below. This is also what is recommended to implement for iDEAL.



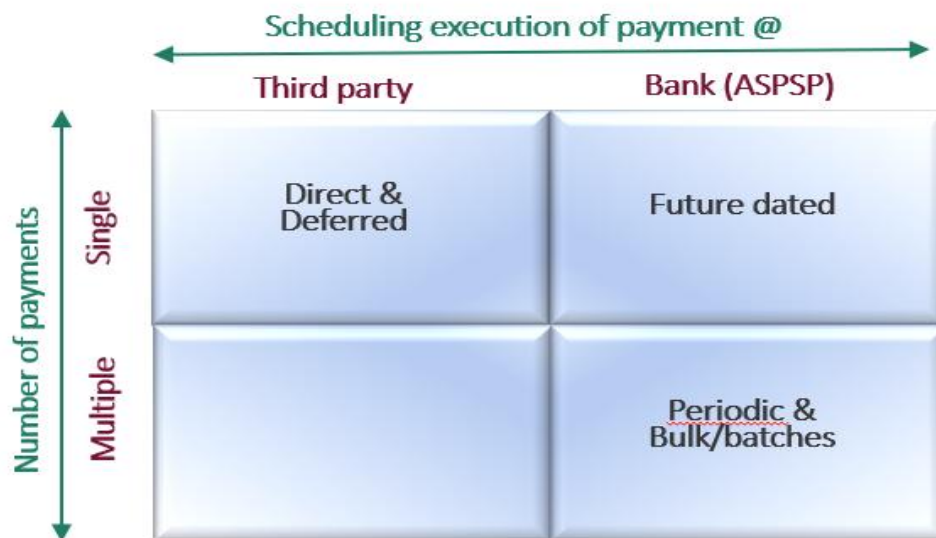
- 3. Use the "ASN Bank", "ASN Bank formerly SNS" and "ASN Bank formerly RegioBank" logos.**

You can use this in a primarily web environment.

3 Information about our PIS APIs

First, 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 payment 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 support SEPA (instant) credit transfers. International credit transfers (non-SEPA) will be supported later.
2. **One-off deferred payment:** The customer gives 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 7 "You choose your implementation scenario for eCommerce direct payments" in this document.

3. **One-off future dated payment** (scheduled/warehoused 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 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 must be defined in our bank administration and we support the same periods as in our direct online customer 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 one 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.

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

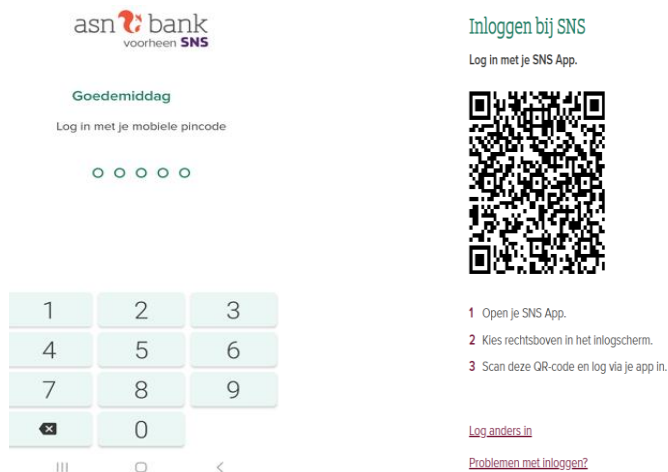
In our SCA redirect flow we support the following customer tokens:

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

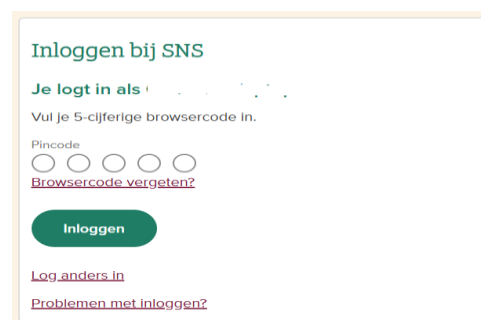


Please note that the Digipas will be phased out, first for consumers.

- **Mobile banking app** (pin, fingerprint or Face ID) in conjunction with QR (start 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 customers are using our PSD2 redirect they can define their preferred SCA token if more than one SCA token is issued: Digipas, Mobile banking app or Browsercode. Customers can always overrule this preference in the redirect flow.

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 customer has to login and sign by using his token in this screen.

A second redirect screen will only appear if:

- The customer must do account selection at us (ASPSP). In this second screen the customer only needs to select his account (if more than one account available in his online banking contract) and push the 'accept' button and thus does not need to use his token another time.
- The business customer has de-selected certain batches in a bulk payment (i.e. the sum of the total payment is changed) and needs to sign the bulk payment with his token for the second time.
- The customer has not yet switched on the third-party account access master switch. Customer has only to tick on a box for a first time to switch this general third-party account access on.

Account selection at ASPSP

We support a 'PIS Only' implementation (without AIS calls) with an account selection at the ASPSP in our SCA redirect process (screens). 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 paragraph 7, implementation scenarios).

Verification of Payee (VOP) services

We as an ASPSP do not perform a Verification of Payee (VoP) check in our PSD2 Dedicated interface for PISP initiated transactions. It is your responsibility to do so before payment SCA/Authorization! You also cannot request this from us (as ASPSP/Payer's Bank); again, this is your responsibility.

5 Spending limits

At this moment, for our ASN Bank, ASN Bank (formerly SNS) and ASN Bank (formerly RegioBank) customers, we support daily spending limits for digital credit transfers per available SCA token (Banking app, Digipas and Browsercode) and a total daily spending limit.

The total daily spending limit is the SCA token with the highest maximum limit. If the limit of a certain token is reached and a customer also has other tokens, then the redirect flow automatically advises to use another token.

We kindly refer to the retail banking websites of ASN Bank for more information. The information presented there also applies to ASN Bank (formerly SNS) and ASN Bank (formerly RegioBank). These web pages include details about instructions, and default and permanent & temporarily maximum amounts:

- Private customers: [Limieten bij overboeken - ASN Bank](#)
- Business customers: [Limieten zakelijke digipas en ASN-app - ASN Bank](#)

For customer protection reasons, it takes four hours (as cooling off period) before the new limit is applicable. The hours between 8:00 PM and 5:00 AM don't count. If you increase your limit at 9:00 PM, you can use it the next day at 9:00 AM.

Please note that business users:

- have no Browsercode as SCA Token and
- in addition to daily spending limits, for certain business users (more complex/formal organizations) multilevel SCA (Digipas) signing transaction limits are agreed with.

We do not make a difference in above mentioned limits between SEPA (classic) Credit Transfers, Instant Credit Transfers and International (non-SEPA) Credit Transfers.

6 SEPA Credit transfers & Instant payments



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 receiving bank (creditor bank/agent) is reachable for SEPA Instant Credit Transfers, processed instantly. Under normal circumstances we receive within 5 seconds an instant payment confirmation of the credit from the creditor bank/agent and, now the Instant Payments Regulation is in place, with a maximum of 10 seconds.

Instant Payments: SEPA Instant Credit Transfers (SCTinst)

We have been supporting Instant Payments via our PSD2 PIS APIs for a long time already, both outgoing (initiating) and incoming (reachable). Since its introduction in the Netherlands, the instant payment has become the new normal. It is the default for our SEPA credit transfer payment products; if the creditor bank/agent is reachable for instant payments then we process the payment instantly. The same is also implemented in our direct online customer channel. You don't have to indicate in your request that you would like for a payment to be processed instantly. Regarding technical implementation in our PSD2 Dedicated interface, we do not support the addition of 'instant' to our URLs in the payment-product. If the creditor bank/agent is reachable for instant payments then we process the payment instantly by default.

What has changed since the introduction of the Instant Payments Regulation (IPR)?

Since the introduction of the IPR (beginning of October 2025), we process *one-off payments and deferred payments (upon execution)* in a time-critical way; they should be processed within 10 seconds and are rejected otherwise. We do this both in the online direct customer channel and in the PSD2 Dedicated interface (no discrimination). In case of a rejection, you will likely get an AB reject reason code (meanings of AB codes have recently been added to our PIS documentation on <https://openbanking.asnbank.nl/documentation.html>).

The final payment status for an instant payment at our side (Payer's PSP/ASPSP) is not ACSC (accepted settlement completed, settlement on the debtor's account has been completed) but **ACCC**, which indicates that we have received a credit account confirmation from the creditor bank/agent (accepted settlement completed, settlement on the creditor's account has been completed), or **RJCT** (Rejected). Refer also to section 'Payment Processing Status' on the next page.

Please also note that *future dated payments, periodic payments and batch/bulk payments* are processed as '*non-time critical*'; when the execution moment comes, we still aim for the 10 seconds but if it takes some extra time due to time outs at the debtor bank side, the creditor bank/agent processor, or the creditor bank/agent itself, we accept this. For these payment types, you don't want the PSU to encounter a reject after 10 seconds, leading to them having to enter/upload a new payment (or batch). This is implemented in the same way in our direct online customer channels.

Are there any account types or customer categories not yet eligible for SEPA Instant Credit Transfers?

All account types (current accounts, savings account and cash investment accounts) and customer categories (consumers, business users) are eligible for SEPA Instant Credit Transfers.

Are there any conditions under which instant payments may fall back to 'Classic' SEPA Credit Transfers (SCT)?

For instant payments processing & settlement we are connected to Worldline (CSM payment processor) and TIPS. Only in case of technical unavailability we have a fall back to 'Classic' SEPA Credit Transfers:

- If the creditor (reach receiving) bank/agent is temporarily not reachable for instant payments (maintenance or incident) we normally receive 'broadcasting' messages via TIPS, or a CONNECT message from certain domestic banks or Worldline. Based on these messages we temporarily switch this bank to 'not reachable for instant payments' and if there are payments initiated, we process them as 'Classic' SEPA Credit Transfers.
- If we have planned maintenance or an incident in our own payment processing landscape, we send messages to all involved parties in the payment chain that payments can't be initiated and that we are temporarily not reachable. Since our SEPA payment processing landscape is fully integrated, we make no difference between instant and classic SEPA Credit Transfers.

'Classic' SEPA Credit Transfers (SCT)

If the creditor bank/agent is not reachable for instant payments (at this moment most likely a creditor bank/agent outside the eurozone) then every hour during Target working days SEPA Credit Transfers are sent to our CSM Worldline.

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 creditor bank/agent. We have no influence on the processing by the creditor (receiving) bank/agent or the CSM of this bank/agent, like checking whether the creditor account is closed, the creditor account does not exist, crediting this 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.

Payment Processing Status

The possible execution payment statuses are:

- ACSC: Accepted Settlement Completed on debtor account. This is the final successful execution status of 'classic' SEPA Credit Transfers and an 'intermediate' status for SEPA Instant Credit Transfers
- ACCC: Accepted Credit on the account is Confirmed. This is the final successful execution status of SEPA Instant Credit Transfers.
- RJCT: Rejected payment during execution phase of the payment. This is the final execution status for both SEPA Credit Transfers and SEPA Instant Credit Transfers. In this case, the response also includes a reject reason code.

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.

7 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 call (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.

8 Contact us

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