Berlin Group openFinance API Framework

Change Management Process

Version 1.0

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Contents

1 Introduction

1.1 From Core XS2A Interface to openFinance API

With the revised Payment Services Directive (PSD2) the EU has published a directive on payment services in the internal market. Among others, PSD2 contains regulations on services to be operated by Third Party Payment Service Providers (TPP) on behalf of a Payment Service User (PSU). These services are

- Payment Initiation Service (PIS) to be operated by a Payment Initiation Service Provider (PISP) TPP as defined by article 66 of PSD2,

- Account Information Service (AIS) to be operated by an Account Information Service Provider (AISP) TPP as defined by article 67 of PSD2, and

- Confirmation on the Availability of Funds Service (FCS) to be used by a Payment Instrument Issuing Service Provider (PIISP) TPP as defined by article 65 of PSD2.

To support the TPP in accessing the accounts managed by an Account Servicing Payment Service Provider (ASPSP), each ASPSP has to provide an "access to account interface" (XS2A interface). Such an interface has been defined in the Berlin Group NextGenPSD2 XS2A Framework.

The XS2A Framework is now planned to be extended to premium services. This interface is addressed in the following as **openFinance API**.

The present document gives an overview of the Change Management process for the corresponding Berlin Group openFinance Framework.

2   Change Management Procedure

To further develop and potentially improve the current version of the openFinance API Framework, a formalised Change Management process has been established. The described process in this document helps to evaluate and eventually decide on a submitted Change Request. Thereby, the decision upon the Change Request should account not only for the technical impact of the raised issue but also for its business implications. So, to shed light from different angles on a requested change, multiple institutions and groups are involved in the process:

- Change Request Submitter: A Change Request will only be taken into consideration when endorsed and submitted by a Member of the openFinance Taskforce or the openFinance Advisory Board.

- openFinance Secretary: The secretary supports a request's further processing by categorising them according to urgency, impact, type of the affected service etc.

- openFinance Taskforce: The Taskforce takes a unanimous decision on a Change Request, so whether to accept it for work or reject it. The Taskforce also decides on publication.

- openFinance API Experts Working Group: This group develops the technical solution to the raised Change Request.

- Berlin Group Plenary: In case the Taskforce is unable to find a consensus, the Berlin Group Plenary takes the decision.

The decision path every request takes once it is submitted and how the different groups are involved is described in section 2.2.
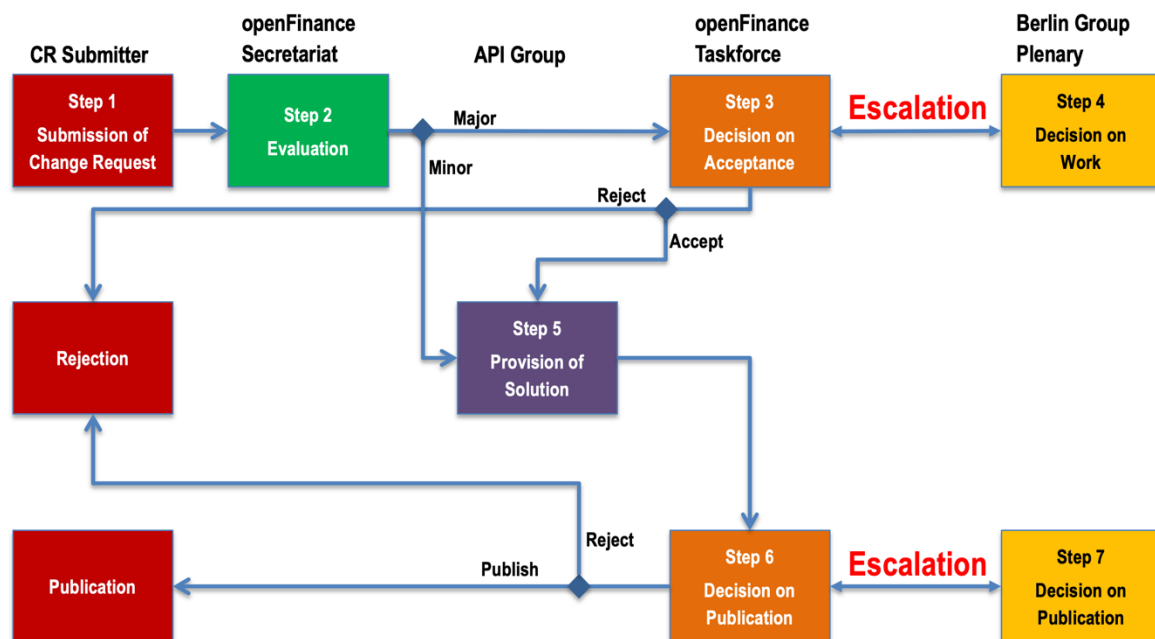
2.1   Formal Preconditions

A Change Request will only be taken into consideration when endorsed and submitted by a Member of the openFinance Taskforce or the openFinance Advisory Board. For a request to be formally correct it needs to be given in form of the separately available Change Request document and sent via email to info@berlin-group.org. The form asks the submitter to specify his ideas and provide a detailed description of and justification for the requested change.

To support the request's processing, the submitter should include all relevant detailed information, e.g. on justification, business need, and urgency.

2.2 Procedure

The following figure gives a structured overview of the decision path every submitted Change Request takes and what participants are involved in what step of the process. Below, a detailed description of every step is provided.

2.2.1 Step 1

The Change Request is submitted and given to the openFinance Secretary.

2.2.2 Step 2

Given the request satisfies the formal preconditions, the openFinance Secretary decides whether the request has to be handled as 'minor' or 'major'. A 'major' Change Request is forwarded to the openFinance Taskforce ($\rightarrow$ Step 3) while a 'minor' Change Request is directly forwarded to the API Experts Working Group for processing ($\rightarrow$ Step 5).

A change request should be considered

Minor, if…

- only technical details of the specification are affected by the request, e.g. whether requested changes are on field level;

- the impact on existing implementations can be seen as minor;

Major, if…

- it asks for functional features which are completely new;

- if the requested change has a high impact on existing implementations;

Note that a major Change Request requires a description of business needs.

Furthermore, the openFinance Secretary assigns each Change Request the type of service affected, i.e. core or extended ('core' defined as required by PSD2, 'extended' defined as non-core value-added service). This categorisation is relevant only if the decision procedure leads to a situation where the Plenary is consulted - cp. Step 4 or Step 7 - as the type of service determines the decision frame for the Plenary: if a request refers to core services, the Plenary needs to decide unanimously. If an extended service is the subject of the request, the Plenary decides by a 2/3 qualified majority.

2.2.3 Step 3

This step only exists in case the Change Request is categorised as 'major' by the openFinance Secretary. The openFinance Taskforce can unanimously either reject or accept the Change Request for further work by the API Experts Wokring Group for processing (→ Step 5).

2.2.4 Step 4.

In case the openFinance Taskforce is unable to decide unanimously, it is the Berlin Group Plenary's responsibility to take the decision. Depending on the type of service the request refers to, this decision needs to be taken unanimously or by a 2/3 qualified majority.

2.2.5 Step 5

For every 'minor' and 'major' Change Request accepted for further work, the API Experts Working Group elaborates a solution.

Based on a case-by-case consideration, the openFinance Advisory Board can be integrated in this process to discuss potential approaches or solutions. At a minimum, the API Experts Working Group should ask the Advisory Board for a consultation and feedback on a proposed solution to bring the market demand-side (TPPs, IT Solution Providers etc.) into play.

2.2.6 Step 6

If a solution is set up, the openFinance Taskforce decides on its publication. Unanimously, they can either reject the solution or release it for publication. Otherwise, the decision is transferred to the Berlin Group Plenary (→ Step 7).

2.2.7   Step 7

If the openFinance Taskforce is unable to form a unanimous decision, the Berlin Group Plenary has to decide on the solution's publication. Depending on the type of service the request refers to, this decision needs to be taken unanimously or by a 2/3 qualified majority.