



בנקאות פתוחה
בנק ישראל
הפיקוח על הבנקים | טכנולוגיית המידע



בנקאות פתוחה

פורום פינטקים-ארכיטקטים

16 פברואר 2022

• סטטוס הפרויקט – עדכון כללי

• סטטוסי הסכמה

• מעברים בין סטטוסים

Consent status

Code	Description
received	The consent data have been received and are technically correct. The data is not authorised yet.
rejected	The consent data have been rejected e.g. since no successful authorisation has taken place.
partiallyAuthorised	The consent is due to a multi-level authorisation, some but not all mandated authorisations have been performed yet.
valid	The consent is accepted and valid for GET account data calls and others as specified in the consent object.
revokedByPsu	The consent has been revoked by the PSU towards the ASPSP.
expired	The consent expired.
terminatedByTpp	The corresponding TPP has terminated the consent by applying the DELETE method to the consent resource.
suspendedByASPSP	The consent has been suspended by the ASPSP, according to requirements that are detailed in Bol's directive.
blockedByASPSP	The consent has been blocked by the ASPSP, according to requirements that are detailed in Bol's directive.

מקור המידע מחוייב לפי החוק לעדכן את ה-TPP אם וכאשר סטטוס
ההסכמה משתנה לאחד מהשניים:

revokedByPsu

suspendedByASPSP

העדכון ייעשה באמצעות המייל הכתוב בתעודה או ע"י מימוש השירות
.push notification

Consent status changes - Received

From Status	To Status	Reasons for status change (access token validity should not change)
Received	Rejected	<ol style="list-style-type: none"> 1. short timeout for PSU authentication & authorization has passed 2. incorrect consent data 3. PSU authorization failed due to PSU decision
Received	partiallyAuthorised	waiting for some mandate authorisations of accounts owners
Received	Valid	PSU successful authentication & authorization has been performed and no other authorisation is needed
Received	terminatedByTpp	TPP invoked Delete consent

Consent status changes

Partially Authorised

From Status	To Status	Reasons for status change (access token validity should not change)
partiallyAuthorised	Valid	all mandate authorisations of accounts owners received
partiallyAuthorised	Rejected	<ul style="list-style-type: none"> 1. long timeout for all accounts owners authorisation has passed 2. consent revoked by PSU on ASPSP 3. one of the accounts owners did not authorise the consent
partiallyAuthorised	terminatedByTpp	TPP invoked Delete consent

Consent status changes - Valid

From Status	To Status	Reasons for status change (access token validity should not change)
Valid	revokedByPsu	<ol style="list-style-type: none"> consent revoked by PSU on ASPSP one of the accounts owners revoked the consent
Valid	Expired	<ol style="list-style-type: none"> consent validUntil date has passed new consent with recurringIndicator=true for the same PSU,TPP,App & ASPSP channel status changed to Valid
Valid	terminatedByTpp	TPP invoked Delete consent
Valid	suspendedByASPSP	The consent has been suspended by ASPSP according to requirements found in BOI directive section 30
Valid	blockedByASPSP	The consent has been blocked by ASPSP according to requirements found in BOI directive section 30

Consent status changes Suspended By ASPSP

From Status	To Status	Reasons for status change (access token validity should not change)
suspendedByASPSP	Valid	All the requirements for the suspension found in BOI directive section 30 ceased to exist
suspendedByASPSP	revokedByPsu	<ol style="list-style-type: none"> consent revoked by PSU on ASPSP one of the accounts owners revoked the consent
suspendedByASPSP	Expired	<ol style="list-style-type: none"> consent validUntil date has passed new consent with recurringIndicator=true for the same PSU,TPP,App & ASPSP channel status changed to Valid
suspendedByASPSP	terminatedByTpp	TPP invoked Delete consent
suspendedByASPSP	blockedByASPSP	The consent has been blocked by ASPSP according to requirements found in BOI directive section 30

2.2.1 Notation for Requests

For API request calls, query parameters, HTTP header parameters and body content parameters are specified within this specification as follows:

Attribute	Type	Condition	Description
attribute tag	type of attribute	condition	description of the semantic of the attribute and further conditions.

The following conditions may be used when describing data to be submitted by the client:

- **Optional:** The attribute is supported by the server, usage is optional for the client. The server may ignore the parameter if mentioned in the "Description" column of the table above.
- **Conditional:** The attribute is supported by the server and might be mandated by
 - the server provider in its own documentation of the support of this XS2A interface or
 - by certain rules as defined in the "Description" column of the table above.
- **Mandatory:** The attribute is supported by the server and shall be used by the client.
- **Optional if supported by API provider:** It is optional for the server to support this attribute. If the server is supporting the attribute as indicated in its own documentation of this XS2A interface, it might be used by the client optionally. If the server is not supporting the attribute, then the request is rejected when it is contained.

Remark: Please note that the conditions "Optional if supported by API provider" is used rarely in this specification.

2.2.2 Notation for Responses

For API call responses, parameters, HTTP header parameters and body content parameters are specified within this specification as follows:

Attribute	Type	Condition	Description
attribute tag	type of attribute	condition	description of the semantic of the attribute and further conditions.

The following conditions can be set on data to be provided by the server:

- **Optional:** The attribute is supported optionally by the server
- **Conditional:** The attribute is supported by the server under certain conditions as indicated in the "Description" column of the table above.
- **Mandatory:** The attribute is always supported by the server.

BOI remarks: "Conditional" throughout this document means that the attribute has to be supported by the server if the attribute is supported in the ASPSP online site or app.