Santander Consumer Bank

AISP API Testenvironment - Documentation Summary

Changelog

Version	Comment	Date
1.0	Initial Release	14.03.2019

Introduction

The Santander Consumer Bank GmbH PSD2 („Payment Services Directive 2") API has been developed under the Revised Payment Service Directive and provides the functionality for approved Account Information Service Providers (AISPs) to access a payment service user's (PSU) account and transaction information when the PSU grants consent. The Test API enables developers to get get familiar with the existing API functionality as well as AISPs to try out and build applications which can then use our APIs releases.

The purpose of this document is to give an overview of the functionality of our API - existing test and production version.

Description

Our API implementation is a Representational State Transfer Service (RESTful service in short), and the responses are produced in JavaScript Object Notation JSON format.
The API also consumes JSON. Hence requests sent to it should have the request body in JSON format. For Authorization we make use of OAuth2.0.

Prerequisites

Before accessing the the API endpoints like /accountdetails or /transactions, you need a valid OAuth2 access token.

In order to obtain the access token and make use of the resource endpoints you will need a vaild QWAC (Qualified Website Authentication Certificate) with role AISP.

API Endpoints

Endpoint	HTTP Method
/accounts	POST
/accountdetails	POST

Endpoint	HTTP Method
/transactions	POST

/accounts

returns a list of accounts available for the PSU through the API and it will only include basic information about the accounts.

/accountdetails

returns details like balance and interest rate for a specific account. Returned values will can vary for different kind of accounts.

/transactions

returns a list of transactions for a specific accounts and supports pagination.

Api Tokens

AISPs using a valid QWAC with role AISP can obtain access_token from the API as authentication provider.

QWAC Certificate must be sent as base64 encoded header parameter with the request to finally obtain OAuth2 bearer access_token.

Only valid QWAC Certificates are allowed to proceed in the token query process. The received token must consequently be used to perform all other API operations.

Bearer Token along with QWAC Certificate are mandatory header parameters for every request.

QSEAL Certificate and resulting signature can also be sent with Request as Header Parameter.

Contact and Support

If you are an AISP and want to access our Test API feel free to contact us for further information and instructions: api@santanderconsumer.at