

XS2A API Sandbox - Documentation Summary

Introduction

The purpose of this document is to give an overview of the functionality of our API.

The Santander Consumer Bank GmbH XS2A 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 Sandbox API enables developers to get familiar with the existing API functionality as well as AISPs to try out and build applications which can then use our API.

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 OAuth2.0 is used.

Prerequisites

Before accessing 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 valid QWAC (Qualified Website Authentication Certificate) and with role AISP.

API Endpoints

/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 account and supports pagination

API Tokens

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

A valid QWAC must be sent with the request to finally obtain OAuth2 bearer access_token.

The received token must consequently be used to perform all following API operations. QWAC, QSealC signature and the Bearer Token are therefore mandatory for every request.