# 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 (SCB) 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 for which the PSU has granted its consent.

SCB provides a testing facility/Sandbox in order to enable AISPs to get familiar with, respectively to build applications based on our XS2A API.

## Description

Our API implementation is a Representational State Transfer Service (RESTful service in short) which produces and consumes JavaScript Object Notation (JSON) content. For authorization OAuth2.0 is used.

## Prerequisites

A TPP (Third Party Provider) must register itself with a European banking oversight authority (e.g.: FMA in Austria) as an AISP.

As a second step, a TPP must obtain qualified certificates from an EU Qualified Trust Service Provider:
- Qualified certificate for website authentication (QWAC)
- Qualified certificate for electronic seals (QSealC)

A pair consisting of one test QWAC and one test QSealC is needed in order to use the test facility. A separate pair of qualified certificates is then required in order to use the productive XS2A API.

For more details on QWACs and QSealCs, please consult ETSI TS 119 495 (Electronic Signatures and Infrastructures (ESI); Sector Specific Requirements; Qualified Certificate Profiles and TSP Policy Requirements under the payment services Directive (EU) 2015/2366).

## Next steps

Once the above prerequisites are met, the AISP must go through the following workflow:
1. **Obtain OAuth 2.0 credentials.** The AISP's Client Application must be enabled for OAuth 2.0 on the SCB systems. Based on its certificates, the AISP will obtain OAuth 2.0 credentials from SCB.
2. **Obtain PSU consent - Strong Customer Authentication login of PSU.** The TPP must obtain the PSU's consent for accessing its payment accounts. Based on the consent, a 90 days session is established and during this time the TPP may obtain OAuth 2.0 Bearer Access Tokens.
3. **Calling an API.** With an OAuth 2.0 Bearer Access Token and its certificates, the TPP can retrieve the list of accounts, the account details and the transactions of a specific PSU.

The testing facility/Sandbox uses predefined credentials. Additionally, accounts, account details and transactions are mocked.

## API Endpoints

### /accounts

Returns a list of accounts available for the PSU. The response includes only basic information about the accounts.

### /accountdetails

Returns details such as balance and interest rate for a specific account. Returned values may vary for different kind of accounts.

### /transactions

Returns a list of transactions for a specific account.

## Contact and Support

If you are an AISP and want access the Santander Consumer Bank GmbH XS2A API please contact us for further information and instructions: api@santanderconsumer.at .