

Specification 33report.eu Ledger v. 1.1

Introduction

The 33report.eu Ledger is a service designed to document observations of potential noncompliance with PSD2 APIs. The data flowing into the Ledger is composed of a Ticket from a TPP and a Ticket Response from a ASPSP. Any frontend following this specification is technically able to write tickets to the Ledger.

This specification capitalizes the first characters in defined terms. In general, any interpretation should be in line with that of the PSD2 and EUCJ interpretations of this.

Purpose of this document

- Blueprint for operating the Ledger service
- Guidance for end-users
- To provide transparency so as to make interpretation of data more unified
- To be where the part, current and future version of the service is documented
- To be the basis for functional discussion in the Governance Board

Table of Contents

1	<i>Terms and Definitions</i>	2
2	<i>Service Overview</i>	2
2.1	<i>The Ledger</i>	2
2.2	<i>Ticket Engine</i>	2
2.3	<i>Tickets</i>	3
3	<i>Entities</i>	3
4	<i>Data Model</i>	1
5.	<i>Code Lists</i>	1
1.	<i>Code List - Ticket Category</i>	1
2.	<i>Code List - Sub category</i>	1
3.	<i>Code list - Response acknowledgement</i>	2
4.	<i>Code List 11 Status at publication</i>	2

1 Terms and Definitions

Terms defined in PDS2 should be interpreted in line with that. The following definitions are service-specific. The fields used in Tickets are defined in the Data Model chapter below.

Term	Definition
Ticket	A Ticket is an observation of a potential noncompliance related to a PSD2 API. Tickets are created by a TPP.
Ticket Response	A Ticket Response is a voluntary response to a Ticket from a ASPSP. A Ticket Response can acknowledge or refute the noncompliance of an observation, in addition to adding relevant information, such as planned changes relevant to the Ticket.
Ticket Engine	A Ticket Engine is a service that enables a TPP to author a Ticket, enables a (connected) ASPSP to respond to the Ticket, and finally for the TPP to publish the Ticket to the Ledger.
Ticket Ledger	The Ticket Ledger (or simply the "Ledger") is a record of published Tickets to the 33report participants.
Ledger Entry	Once a Ticket is published by the TPP, it will be permanently stored in the Ledger and cannot be altered.
Notification	Any email from the Service, describing the creation or altered status of a Ticket, sent to a TPP or ASPSP
Financial License	A license under EU (or EEA) law given to entities causing them to fulfill the criteria to be listed in the EBA Credit Institutions Register or the EBA Payments Institutions Register.
Market	A specific jurisdiction, corresponding to the relevant ASPSP license, normally a country. Used for filtering or narrowing search or benchmark data.

2 Service Overview

The 33report.eu Service consists of a Ticket Engine and a Ticket Ledger. The Ledger is designed to be able to contain Tickets from multiple Ticket Engines, as long as this Specification is followed.

Only participants can access the Service and the data.

2.1 The Ledger

The ledger is designed to be able to provide an interface for input-data from specified sources (Ticket engines). The Ledger service also provides an user interface to search through all published tickets and filter the output relevant to the search criteria. As a user you are able to export the data to further analyze or integrate in other processes.

2.2 Ticket Engine

A Ticket Engine is a service able to submit Tickets to the Ledger in accordance with this Specification.

2.3 Tickets

Tickets are an observation of a potential noncompliance, they contain the data defined in the Data model in this Specification.

A Ticket consists of two types of data, the first one will always exist, this contains the TPP-fields.

Once a Ticket is created, it will be sent an ASPSP (and participating ASPSPs are given a short 72 hour gracetime in which to post a Ticket Response. This Ticket Response (the second set of data) is contingent on the ASPSP being connected to the service and choosing to submit a Response.

An response submitted by the ASPSP cannot be altered or removed from the ticket.

3 Entities

There are two types of entities, TPP, with a single role Author and ASPSPs with two roles; Author and Ticket Responder.

4 Data Model

The 33report.eu data model is documented by listing six attributes of data elements. These attributes are:

Name: Identifier for a data element

Format: The data format

Input Type: This describes how the data input is performed

Mandatory: This describes whether the data element needs to be in place for a ticket (or ticket response) to be considered valid.

Source: This describes where the data element originated from

Description: In addition to serving as a description in this specification, this attribute serves as a help text for users in the ticket engine.

#	Name:	Input Type:	Mandatory:	Source:	Description:
	Ticket ID	populated by system	yes	system	Used by the system to uniquely Identify a ticket
	DateTimeOfObservation	choice (single) ISO 8601 (UTC)	yes	User input	Used by the TPP to indicate the date and time in UTC of an observation, or the start of a period of the observation.
	DateTimeOfPublication	System generated ISO 8601 (UTC)	yes	system	Used by the system to indicate date and time in UTC for publication to Ledger.
	Recipient	choice (single)	yes	33Ledger db	The ASPSP field identifies the legal name of the ASPSP the ticket relates to. The name is selected from a pre-populated list when creating a ticket. This list is sourced from the regulatory authorities' list.

	Author	choice (single)	yes	33Ledger db	The TPP field identifies the regulated TPP that issues the ticket. The information is automatically populated by the system based on the onboarding routines where the subscribing entity confirming the mandate for representing the regulated TPP entity sourced from the regulatory authorities' list.
	Ticket Category	choice (single)	yes	User input by Code List	Used by TPP to provide a top level categorization of tickets
	Ticket Sub Category	choice (single)	yes	Conditional user input by Code List	Used by TPP to provide a top level categorization of tickets based on the top level category
	ASPSP Endpoint URL	free text	no	user input	Used by TPP to identify endpoint URL for relevant API
	ASPSP Documentation URL				Used by TPP to identify documentation URL for relevant API
	TPP Experience	free text	yes	user input	Used by TPP to express a description of the potential nonconformity that the TPP experiences when attempting to access the dedicated interface.
	ASPSP Experience	free text	yes	user input	Used by TPP to express a description of the experience when accessing the same function via the ASPSP channel(s) or interfaces.
	Response acknowledgement	choice (single)	yes	User input by Code List	Used by ASPSP to acknowledge a concern raised by a TPP in a specific ticket.
	Response actions performed	free text	no	user input	Used by ASPSP to express a description of actions performed by the ASPSP to mitigate the issue raised in a potential ticket

	Response actions planned	free text	no	user input	Used by ASPSP to express a description of actions planned to mitigate the issue raised in a potential ticket
	End result	choice (single)	yes	User input by Code List	Used by TPP to set a final result of a ticket
	Additional information Author	choice (single)	No	User input Yes/No	Used by TPP to indicate additional information is available upon outbound request.
	Additional information Recipient	choice (single)	No	User input Yes/No	Used by ASPSP to indicate additional information is available upon outbound request.
	Internal Reference Author	free text	No	user input	Used by TPP to indicate an internal reference to additional information for use in an outbound request.
	Internal Reference Recipient	free text	No	user input	Used by ASPSP to indicate an internal reference to additional information for use in an outbound request.

5. Code Lists

1. Code List - Ticket Category

Value	Description
Deficiency	Top level categorization by TPP, indicating an absence of functionality or non-functional asset expected by the TPP to be available, based on a regulatory requirement.
Service Level	Top level categorization by TPP, indicating a limitation of functionality or non-functional asset expected by the TPP to be available, based on a regulatory requirement
Obstacle	Top level categorization by TPP, indicating an action is preventing or made more difficult to access functionality or non-functional asset expected by the TPP to be available, based on a regulatory requirement

2. Code List - Sub category

Value	Conditional top level category	Description
Functional	Deficiency	Used by TPP to express the absence of functionality expected by the TPP to be available, based on a regulatory requirement
Non-Functional	Deficiency	Used by TPP to express the absence of a non-functional asset expected by the TPP to be available, based on a regulatory requirement
Availability	Service Level	Used by TPP to express an limitation of availability of an functionality or non-functional asset expected by the TPP to be available, based on a regulatory requirement
Performance	Service Level	Used by TPP to express an limitation of performance of an functionality or non-functional asset expected by the TPP to be available, based on a regulatory requirement
Support	Service Level	Used by TPP to express an limitation of support expected by the TPP to be available, based on a regulatory requirement
Error	Service Level	Used by TPP to express an limitation of availability of an functionality or non-functional asset expected by the TPP to be available, based on a regulatory requirement
Credential prevention	Obstacle	Used by TPP to express an obstacle related to Credential prevention not in accordance with a regulatory requirement

Additional authorization	Obstacle	Used by TPP to express an obstacle related to Additional authorization not in accordance with a regulatory requirement
Additional consent	Obstacle	Used by TPP to express an obstacle related to Additional consent not in accordance with a regulatory requirement
Other	Deficiency, Service Level, Obstacle	Used by TPP to express that any other provided sub categories apply to this observation however expected by the TPP to be in conflict with a regulatory requirement

3. Code list - Response acknowledgement

Value Name	Description
Acknowledged	Used by the ASPSP to indicate the full acknowledgement of the concern raised by the TPP.
Not acknowledged	Used by the ASPSP to indicate no acknowledgement of the concern raised by the TPP.
Partly acknowledged	Used by the ASPSP to indicate a partial acknowledgement of the concern raised by the TPP.
No comment	Used by the ASPSP to provide no comment . <i>(Equal to the automatic response from the system as a substitute response from an not participating ASPSP in the initiative)</i>

4. Code List 11 Status at publication

Value Name	Description
Unresolved	Used by TPP to express that no response that alters the Authors opinion that an observation of noncompliance is correct (at the time of publication) has been received and the issue is considered unresolved by the TPP.
Resolved	Used by TPP to express that a response via the ticket engine, other information from other sources, or a change in the APIs as such has altered the Authors opinion of whether an observation of noncompliance is correct (at the time of publication) and that the issue is considered resolved by the TPP.
Withdrawn	Used by TPP to express that a response via the ticket engine, other information from other sources, has altered the Authors opinion of whether an observation of noncompliance was correct (at the time of creation) and that the issue is withdrawn by the TPP.