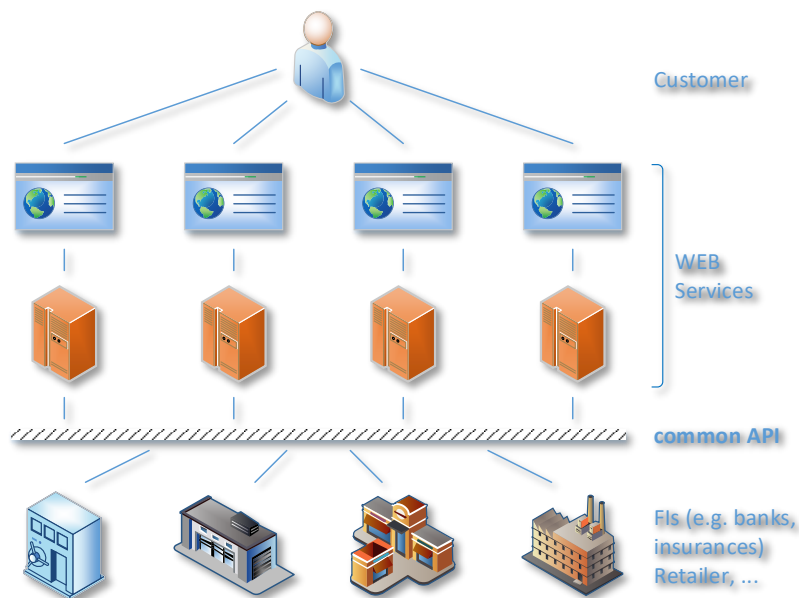


SFTI - working group 'Common API'

## Access to Account API

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# API Specification and Implementation Guidelines



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## Change Log

Version	Date	Author/s	Comments
0.01	20.6.2018	Markus Emmenegger (Avaloq), Alexander Streule (Avaloq), Tarmo Ploom (Finnova), Ronny Fuchs (Finstar), Patrick Schaller (RED-tec), Jürgen Petry (SFTI)	Document creation

### About SFTI

*Swiss Fintech Innovations* (SFTI) is an independent association of Swiss financial institutions committed to drive collaboration and digital innovations in the financial services industry. For more information about *Swiss FinTech Innovations*, please refer to <http://www.sfti.ch>.

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## 1. Preface

This document covers the banking business domain *Access to Account (XS2A)*.

In the XS2A context, the pan-European association *The Berlin Group* is a leader in API standardization. Therefore, the SFTI working group carefully examined whether *The Berlin Group's* XS2A API recommendations could contribute to the Swiss API standard.

This approach has shown that their concepts are of high quality and form a good basis for our further work. That's why the SFTI working group decided to integrate the respective results as foundation for the Swiss XS2A API standard. Additions have been included to reflect Swiss peculiarities where necessary. This approach is closely coordinated with the responsible task force leaders at "The Berlin Group" for substantive and legal reasons.

### 1.1 Contents and limitations

The use cases described in the following chapters relate exclusively to the core processes of banking. This serves to get an idea of the process's services. Aspects of security and privacy are excluded at this point and will be addressed separately.

Wherever it's necessary for the current core business process to include security and/or privacy aspects, a respective placeholder will be set. The same approach also applies to other non-functional requirements and/or constraints.

### 1.2 Use Case Overview

The following list shows all payment related use cases to be covered in this document:

1. Customer wants to get information about account(s)"

## 2. UML Diagram for "Access to Account" Use Cases

