



Specification of the API provided by Alior Bank SA

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Share capital: PLN 1,305,539,910.00 (fully paid-up)

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General Information

1.1. Introduction

The purpose of this documentation is to describe how developers and TPPs can connect to the API provided by Alior Bank SA. The solution provides external parties with the API interface, which is a set of guidelines and principles based on PolishAPI 3.0¹ standard that enables secure exchange of data. The content of this document will be updated with the implementation of new versions of the API and in case any changes in the API occur.

1.2. Glossary

Payment Services Directive 2 (PSD2)	Directive 2015/2366 of the European Parliament and of the Council on payment services in the internal market and repealing Directive 2007/64/EC.
Regulatory Technical Standard (RTS)	Commission Delegated Regulation (EU) No. 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication.
Payment Service Act (Ustawa o usługach płatniczych, UUP)	Polish Payment Services Act of 19 August 2011
PolishAPI	Polish standard of Open Banking API
XS2A (Access to Account)	Access to payment accounts used to perform AIS, PIS, CAF and other services effected as part of the PolishAPI.
Swagger	An open source software which helps to design, build, document and consume the RESTful Web services.

¹ Full documentation of the PolishAPI standard, go to: <https://polishapi.org/en/>

Account Information Service Provider (AISP)	TPPs using the XS2A interface to access information about the PSU's payment account.
Account Servicing Payment Service Provider (PISP)	TPPs using the XS2A interface to initiate the a payment transaction debited to the PSU's account.
Account Servicing Payment Service Provider (ASPSP)	Provides maintaining the payment account and making the XS2A interface available for TPPs.
Payment Service User (PSU)	Natural or legal person making use of a payment service in the capacity of either payer or payee, or both.
Account Information Service (AIS)	A service defined in Art. 66 of PSD2.
Payment Initiation Services (PIS)	A service defined in Art. 67 of PSD2.
Confirmation of the Availability of Funds (CAF)	A service defined in Art. 65 of PSD2.
Authentication	A process in result of which the ASPSP verifies the PSU's identity.
Authorization	A process in result of which the PSU grants TPP consent to access his/her account held by the ASPSP in order to effect a service, including the AIS, PIS and CAF services.
Strong Customer Authentication (SCA)	An authentication based on the use of two or more components categorised as knowledge (something only the user knows), possession (something only the user possesses) and inherence (something the user is) that are independent, in that the breach of one does not compromise the reliability of the others, and is designed in such a way as to protect the confidentiality of the authentication data.
Third Party Provider (TPP)	Entity using the XS2A interface on the basis of and in accordance with the consents granted by the PSUs. The ASPSP may also act as a TPP and use the interfaces made available by other ASPSPs



2. Test platform (Sandbox)

2.1. How to start using the API

According to art. 33, 6 lit. b RTS, Alior Bank has provided a test environment <https://developer.aliorbank.pl/> for testing connection and functionality to enable providers of payment initiation services, payment service providers issuing card-based payment instruments and service providers access to information on the account or payment service providers, testing their software and applications used to offer payment services to users.

Sandbox is a free of charge platform used for communication with the developer's IT system for the purpose of testing the integration of Alior Bank services with the developers' services. Sandbox is used to test the connection and functionalities available on the platform. The purpose of the test environment is to map and simulate services of the production environment. Access to the test environment does not allow access to production data held by the bank. Although it is separated from Alior's Bank production environment, it gives an accurate simulation of how the APIs will operate with live data. The test platform should be used in accordance with generally accepted Terms and Conditions and should not be used for performance and stress-testing.

2.2. Connecting to API (Onboarding)

Sandbox is available for all registered users who have accepted Terms and Conditions. In order to gain access to the API, the developer should complete the following steps described on the website <https://developer.aliorbank.pl/>:

- a. sign up by providing up-to-date and complete information (an e-mail confirming an access will be sent by Alior Bank);
- b. create a new app by going to My APPS and clicking on "Create New APP";
- c. register an app by filling in the form (name of application, selection of services; short description, OAuth redirect URL);
- d. Client ID and Secret will be delivered once the registration is completed.

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2.3. Reporting problems

If developer detects problems with Sandbox, firstly, it is recommended to seek solutions in the [FAQ section](#). Secondly, in case any further questions occur it is recommended to inform Alior Bank via the [Contact form](#). If the Contact form is unavailable, users can alternatively contact Alior Bank by sending a message with detailed information directly to the mailbox developer@alior.pl.

3. Production platform

3.1. How to start using the Alior Bank's API.

Access to the production platform can only be granted to the licensed TPP with a valid certificate (Providers of Payment Initiation Service, Providers of Account Information Access Service and Payment Service Providers issuing card-based payment instruments) issued in at least one of the registered Member State of European Union. The production platform may only be used in accordance with its purpose and principles arising from applicable law, in particular, PSD2, Payment Service Act (Ustawa o usługach płatniczych, UUP) and in accordance with generally accepted Terms and Conditions. After gaining access to the production platform, PISP, AISP and CBPII developer will be able to use the functions supported by Alior Bank via the API. Production access requires a qualified certificate to be used each time.

In order to use the service on the production platform, the PSU must agree to the provision of the service by TPP. The consent parameters shall be sent by the TPP in the authorization process to the Alior Bank (ASPSP). After using the redirection method, the PSU is authenticated with the SCA method in the ASPSP's interface. The detailed description of the functionalities provided by Alior Bank is available on the website <https://developer.aliorbank.pl/>.

3.2. Connecting to API (Onboarding)

The onboarding process to the production platform is limited only to licensed TPPs. In order to connect to production API, TPP should contact Alior Bank through the [Contact form](#) or send the message with detailed information directly to the mailbox: developer@alior.pl. After successful

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verification of the TPP, Alior Bank provides an access to the platform. The data necessary to access the production API shall be sent directly to the TPP.

3.3. Reporting problems

If TPP detects problems with the production API, firstly, it is recommended to seek answers in the [FAQ section](#). Secondly, in case any further questions occur it is recommended to inform Alior Bank through the [Contact form](#). If the Contact form is unavailable, TPPs can alternatively contact Alior Bank by sending the message with detailed information directly to the mailbox developer@alior.pl.

4. Open Banking Services

4.1. Payment Initiation Service (PIS)

The Payment Initiation Service (PIS) gives a possibility to initiate payments from an online payment account of Alior Bank's Clients (PSU) through the TPP's platform, after obtaining an appropriate consent from the PSU. As part of the PIS service, the ASPSP will make following payments available to the PSU through the TPP's platform (PISP):

- a. domestic transfers (Elixir, Express Elixir, Sorbnet, Blue Cash, Internal transfer);
- b. EEA foreign transfers (SEPA,) and non-EEA (SWIFT);
- c. standing orders;
- d. tax transfers;
- e. data for bundle of transfers

The list of Alior's Bank API services:

Type of Transaction	API	Additional Information
Domestic transfer	Domestic	
EEA transfer	EEA	
Swift transfer	nonEEA	

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Standing order	Recurring	
Tax transfer	tax	
Data for bundle of transfers	bundle	
Cancellation of a recurring payment	cancelRecurringPayment	
Cancellation of multiple payments (batch of transfers) with a future date	cancelPayments	
Status of a single payment	getPayment	
Status of multiple payments	getBundle	
Status of a recurring payment	getRecurringPayment	

4.2. Account Information Service (AIS)

The Account Information Service (AIS) gives a possibility to access transaction history and selected information about the payment account to which the PSU (Alior Bank's Client) has an active on-line access. The access is granted to a TPP acting as an AISP after a prior acquisition of an appropriate consent from the PSU.

The list of Alior's Bank API services:

Type of Transaction	API	Additional Information
List of Accounts	getAccounts	
Account information, including accountant and available balances	getAccount	
History of done/booked transactions	getTransactionsDone	
History of pending operations	getTransactionsPending	
History of rejected operations	getTransactionsRejected	
History of cancelled operations	getTransactionsCancelled	
History of scheduled operations	getTransactionsScheduled	
List of hold transactions	getHolds	
Transaction's details	getTransactionDetail	

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4.3. Confirmation of the Availability of Funds (CAF)

The service of confirmation of availability of funds enables the TPP (PIISP) to confirm whether the PSU's payment account's balance is sufficient to settle the requested transaction amount. Acting on the basis of PSU's consent the TPP posts a confirmation request to ASPSP. As a response, the TPP receives a message in the form of: 'True' or 'False' from the ASPSP.

The list of Alior's Bank API services:

Type of Transaction	API	Additional Information
Confirmation of the Availability of Funds	getConfirmationOfFunds	

5. Security

Security of services available through PSD2 is implemented on multiple levels. A TPP is verified during the onboarding process. The certificate presented by TPP determines in which capacity the given TPP may act. Additionally TPP is authenticated before granting access to the XS2A interface. Additionally the AIS, PIS and CAF services require a PSU's consent. The operation executed from the TPP's level always requires a valid access token.

6. Differences between PolishAPI and Alior Bank's API

In v. 3_0.1 the Bank has implemented some minor modifications of the adopted PolishAPI Version 3.0., to take account of specific solutions applied by the Bank:

- a. use of an additional header X-IBM-Client-Secret and X-IBM-Client-Id in the call headers (required security mechanism);
- b. additional field 'transactionType' in the message for recall of payment transactions (the parameter allows to search for a transaction that can be cancelled. Without this parameter the transaction to cancel will not be presented). Additional field 'transactionType' in response for

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getTransactionScheduled service which allows a transaction to be called with the cancelPayment service by a TPP having access to AIS services.

- c. Additional fields paymentIdForCancel and transactionTypeForCancel in scheduled domestic, EEA, nonEEA, TAX which allows a transaction to be cancelled with the cancelPayment service by a TPP that does not have access to AIS services.
- d. Additional field recurringPaymentIdForCancel in the standing order service, which allows the cancellation of transactions with the cancelRecurringPayment service.
- e. no exchangeToken mechanism applied for getAccounts service, which means that the TPP cannot change the extent of permissions from general to particular. Instead, it allows us to compile a list of customer's accounts as at the time of request. Additionally, due to the bank security policy the exchangeToken mechanism is not allowed.
- f. Additional ExchangeToken mechanism to domestic EEA, non EEA, bundle, tax and recurring services which allows the TPP to change the authorization to access payment status collection services.

7. Authorization service

Authorization services enable communication with APIs. Their content allows to register TPP consent request and associate all necessary privileges with proper PSU via OAuth access token.

Having the access token the TPP and ASPSP are able to communicate with each other and manage the API calls.

8. Change Log

Alior Bank informs about changes of the API via the website. Information is available at <https://developer.aliorbank.pl/>.

9. Unavailability of the API

Alior Bank informs about planned and unplanned unavailability of the API via the website. Information is available at <https://developer.aliorbank.pl/>. Information on planned unavailability shall be published at least 1 day in advance. As to TPPs that have gained access to the production platform,

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Alior Bank shall inform them about planned unavailability directly, at least 1 day prior to given unavailability.

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