

<b>Scope of changes introduced in the business documentation in version 2.1 when compared to version 2.0</b>	
<b>Chapter number</b>	<b>Change description</b>
1	The dictionary of terms (previously Chapter 2) was transferred to the beginning of the document as Chapter 1. Consequently, the number of the next chapter changed
2.4.4.1	Diagrams and descriptions of processes were transferred to Chapter 4. The process with an option of account selection with an external authorization tool was deleted.
2.4.4.2	Diagrams and descriptions of processes were transferred to Chapter 4. The process with an option of account selection with an external authorization tool was deleted.
2.4.2	The names of the following parameters occurring in the basic interface request headers were changed: 1. psuIdentifierType -> psuCompanyIdentifierType (dictionary definition remained unchanged - each ASPSP shall, in its own API documentation version, define the scope of dictionary values supported) 2. psuIdentifierValue -> psuCompanyIdentifierValue
2.4.3.2.2	Information concerning the provision of account lists to the EAT was added
3.1.1	Information about new types of transfers and information about restrictions related to the creation of a batch of transfers was added
3.1.2	New chapter - 'Transaction cancellation' was added
3.1.3	(changed numbering) information about new transaction statuses and a new state diagram was added, information about the statuses of a batch of transfers was added
3.1.5	(changed numbering) information about new fields was added in all types of transfers
3.1.5.1 - 3.1.5.4	A provision about new information given as part of the initiation method requests concerning various types of transfers (execution on a banking holiday) was added - updated tables, amended field names
3.1.5.5	A new chapter describing a new method under the PIS service in the Compliance scope (payment cancellation) was added
3.2.3	Information about new transaction statuses was added
3.2.4	The name of information was changed from 'transaction type' to 'transaction category' and new information concerning the MCC field was added, information if fields are required was updated and the text was made coherent with the technical specification (swagger). Names of data structures were updated.
4	Diagrams and descriptions of processes were updated, consolidated and simplified, the diagrams and descriptions concerning the PIS and AIS service consent granting processes were transferred from Chapter 2.4.4.1 and 2.4.4.2. The PIS processes were updated to include changes related to the payment status retrieval. A reference to the interface methods was added.
5.2	Outdated texts were deleted.
5.6	Information about changes in the version numbering scheme was added
5.7	New data structure (PaymentTokenEntry) was added to the canonical model in relation with the changed definition of the getMultiplePayments method, the ScopeDetailsInputResource, ScopeDetailsOutputResource data structures were deleted in relation with the changed definition of the ScopeDetails structure, a new AuthorizeResponse structure was added and the names of some structures were updated.
5.10	Names of filtering parameters were changed and more details were given in the description.
5.11	The description was changed, clarifying the mechanism of paging of results of requests concerning a list of accounts and transactions.
5.12	Response codes 304 and 404 were deleted as not used in the specification, new response codes were added which are currently present or will be present in the latest version of the swagger: 204, 500, 503

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5.13	The Location header was deleted from the PolishAPI interface responses.
5.16	A new chapter describing the request identifier requirements was added
6.3	CAF references were deleted
6.6.1	A new chapter describing the management of JWS-SIGNATURE certificates was added
7.1	The text of the paragraph describing possible values of the scope parameter was changed. These values were limited to three and may be unambiguously associated with the privileges the TPP should request as part of the service for which it is registered with the Polish Financial Supervision Authority (KNF) or any other institution registering such entities. Apart from the AIS and PIS services, a separate privilege (ais-accounts) was created in relation with an additional process concerning access to the PSU's account data on the basis of a list of accounts retrieved previously - as planned in the PolishAPI specification. The CAF service privilege was not allowed for in relation with the assumption that this privilege is granted by PSU outside API (in the existing document version).
7.2	The diagram was updated
7.2.4	The table was updated - incorrect references to other table items were corrected
7.4	The table was updated - incorrect references to other table items were corrected. Updated and supplemented description of the 'refresh token' method. A typographical error was corrected.
8.2, 8.3	The table was updated - a new PIS service method was added (cancelPayment), descriptions of the missing PIS service methods were provided.
9.2	Names of data structures were updated.
9.3	Descriptions of missing PIS service methods were provided and names of data structures were updated.
11.1	The paragraph title was changed - clarification. The diagram description was changed - more details concerning the activities carried out in relation with the acceptance of PSU's consents. The diagram description resulting from the change in the type of response to the authorize request was updated.
11.2	The diagram and diagram description were changed - missing spots in the process concerning activities of presentation and acceptance of PSU's consents and EAT notification were filled in.
11.3	The texts were updated.
11.5	The diagram was updated, a missing option concerning the Exchange token was added. A new PIS service method (cancelPayment) was added.
12	The table with error codes was updated

**Scope of changes introduced in the technical documentation in version 2.1 when compared to version 2.0 (the basic interface)**

1. A new parameter for each of the payment initiation requests called executionMode and containing dictionary values was added; it specifies the payment execution mode - Immediately, With a future date or recurring.
2. A comment was added to the executionDate attribute in the payment initiation requests, which specifies that this is a field required conditionally, in case the payment execution mode is - With a future date.
3. A new data structure was added for information concerning recurring payment initiation called RecurringTransferParameters
4. The new data structure from paragraph 3 was attached to all payments as required conditionally in the 'recurrence' attribute
5. New PIS service method (/cancelPayments) concerning transfer cancellations was added; it allows the provision of the identifier of a single transaction or the identifier of a batch of transfers. New data

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- structures related to this: CancelPaymentsRequest and CancelPaymentsResponse (contains a list of identifiers of transactions that could not be cancelled).
6. The 'frequency' parameter determining the frequency of recurring transfer changed the type from 'string' to 'object' in order to increase the flexibility in defining this property for the ASPSP.
  7. The transaction type parameter (credit/debit) was marked as required and the transaction type (card withdrawal etc.) was marked as not required in the data returned about transactions in the transaction history
  8. The data structure concerning the account type returned using the getAccount and getAccounts methods was standardized
  9. The 'requestId' parameter from the 'RequestHeader' structure of each of the methods executed in the XS2A interface was marked as required
  10. The reference to the 'CAF' and 'MultiplePayments' type privileges was deleted from the ScopeDetails structure level and from the definition of the corresponding XS2A interface methods (due to the fact that the PSU's authentication is not required to execute the CAF service methods and the getMultiplePayments method of the PIS service)
  11. The scope details structure was expanded to include data about the new privilege to request the cancellation of an initiated payment. The list of consents in the scope structure was expanded to include a new one called 'pis:cancelPayment'. This privilege was given for the PIS service method called cancelPayment.
  12. The data type marking was corrected - change from 'datetime' to "date-time"
  13. The data type was changed from 'number' to 'integer' everywhere the 'int32' format was applied and the minimal and maximal values were defined correctly in those places
  14. The comment to the 'TokenRequest' structure parameters: 'user\_ip' and 'user\_agent' was corrected. The comment now correctly stipulates that the fact if the given parameters are required or not depends on the 'is\_user\_session' parameter.
  15. The comment to the parameter of response to the access token issue request called 'expires\_in' was expanded, specifying that the parameter value is expressed in seconds counted from the moment the request response is generated
  16. The structure describing the accounting data (AccountInfo), in the 'availableBalance' and 'bookingBalance' parameters the 'pattern' attribute was added, specifying the required format of parameter values.
  17. The structure describing the transaction data (TransactionInfo), in the 'postTransactionBalance' parameter, the 'pattern' attribute was added, specifying the required format of parameter values.
  18. In all parameters using the expanded data format (with the time), the format name was changed to 'date-time'. Additionally, in the 'bookingDate' parameter of the 'TransactionDetailRequest' structure, the business description was changed, standardising the data format to the one containing also the time.
  19. The 'RequestHeader' structure description was amended by deleting the untrue information that it also contains the callbackUrl parameter.
  20. A new dictionary parameter called 'dayOffOffsetType' was added in the 'RecurringTransferParameters' structure, the role of which is to specify the behaviour of the recurring transfer, if the execution date is a bank holiday. Possible values are 'before' (last day that is not a bank holiday but falls before the indicated date) or 'after' (first day that is not a bank holiday that falls after the indicated date)
  21. In the structures describing the consent parameters, within the scope\_details structure, the definition of the 'scopeUsageLimit' parameter was changed - now it is a character-type field (string) with an assigned dictionary definition of possible values (single, multiple)
  22. Information about the mode of execution of payments (executionMode) was added to the structure returned by the payment status retrieval methods (getPayment, getMultiplePayments) and the payment cancellation method (cancelPayments).
  23. Information was added for fields 'endDate' and 'dayOffOffsetType' that they are required in the context of a recurring payment initiation.
  24. The 'type' parameter name was changed to 'transactionCategory' in the data structures returned from the transaction history retrieval methods. Also the business descriptions were changed from type to category.

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25. All the methods were updated in terms of completeness and correctness of error codes returned. This concerns the basic interface and the Callback interface.
26. The format of the specification version and of the version of particular API resources in the method paths were updated so that it corresponded to the specification version. Instead of the '.' character, the '\_' character was used in order to differentiate the required character from the sign used to separate the specification version from the version of ASPSP-side implementation. This concerns the basic interface and the Callback interface.
27. A new method /bundle was added in the PIS service to order a batch of transfers, together with the following changes:
  - a. new request structure: PaymentsBundleRequest
  - b. new response structure: PaymentsBundleResponse
  - c. new subordinated structure in the ScopeDetails structure: PrivilegeBundleTransfers
28. New method /getBundle was added in the PIS service to get the status of a batch of transfers, together with the relevant structures
29. The name of the 'packageId' parameter was changed to 'bundleId', which relates to an identifier of a batch of transfers in the method used to cancel transfers (cancelPayment)
30. A comment concerning the disregard of filtering parameters 'bookingDateFrom' and 'bookingDateTo' in case of getting a list of holds.
31. The definition of the scope parameter was changed - the number of consents was limited to three: ais-accounts, ais, pis
32. The definition of request authentication was changed and the references to these methods in the definition of the basic interface methods was updated:
  - a. names were changed
  - b. endpoint addresses were corrected
  - c. new method corresponding with EAT was added
33. The definition of the scope\_details structure was changed:
  - a. definition of the scopeGroupType parameter dictionary was changed
  - b. the recurringIndicator parameter was deleted as superfluous considering the scopeUsageLimit parameter
  - c. parameter names were changed so that they directly corresponded to the names of basic interface methods
  - d. parameters and structures corresponding to the new methods of the basic interface were added
34. The input parameter of the method /authorize called ipAddress (IP address of the PSU's browser from which the redirection to ASPSP will take place) was marked as required in the ASPSP-side authentication (additional security).
35. Names and descriptions of following parameters occurring in the basic interface request headers were changed:
  - a. psuIdentifierType -> psuCompanyIdentifierType (dictionary definition remained unchanged - each ASPSP shall, in its own API documentation version, define the scope of dictionary values supported)
  - b. psuIdentifierValue -> psuCompanyIdentifierValue  
For clarity, the names and descriptions of parameters were changed and a comment concerning the possibility to provide additional information about the PSU, such as the context or the role, was added in the 'Other' identifier type.
36. The name and description of the structure was changed from AccountIban to AccountNumber - a comment concerning various possible bank account number formats in the EU countries. Other references to the IBAN format were eliminated.
37. The description of parameters of the PageInfo structure and of parameters of other structures called pageId were changed, clarifying the way in which the results returned in response to the account or transaction list request are paged. The previous description was imprecise and, consequently, misleading.
38. The authorization header was deleted from the getMultiplePayments method as redundant.

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39. The scope\_details structure was supplemented by missing data concerning payment initiation request such as 'system', 'deliveryMode', 'executionMode' or 'transferCharges', which influence the costs and the scope of consents granted by the PSU.
40. New data structures and changes to the existing ones in order to eliminated the description parameter in the data of tax transfers.
41. The data structure formatting in which the heritage was used was improved (the basic and the Callback interfaces).
42. The structure of the request header /getAccounts was improved (missing parameter isDirectPsu and the order of other parameters)
43. A new payment status was added - scheduled
44. Two new methods in the AIS service were added to get a list of transactions with statuses cancelled and scheduled (in the basic and Callback interfaces), together with the applicable data structures.
45. Transaction type required when ordering a batch of transfers - only one type of transactions per batch admissible.
46. The parameters: description, recipient, sender are no longer required in the AIS service transaction history requests (basic and Callback interfaces).
47. The transactionType parameter is no longer required in case of the AIS service account hold list requests (the basic and Callback interfaces).
48. The parameters: description, recipient, sender are no longer required in the AIS service transaction details request (basic interface).
49. Incorrect forms of fields with date and date and time were supplemented and corrected
50. The name of the isCorporateContext parameter was changed to isCompanyContext – in order to ensure consistency with other parameters
51. The 'resource' parameter in the ScopeDetailsInput, ScopeDetailsOutput structures is no longer required due to the lack of possibility to execute the processes related to the selection of the account at the ASPSP and EAT sides.
52. A new data structure concerning recurring payment frequency (RecurringTransferFrequency) was added and included in the data structure defining a new recurring payment.
53. The NameAddress structure definition was improved (four fields of 35 characters each)
54. The format of data about the transfer sender and receiver was changed for the PIS service /domestic and /tax and for the AIS service concerning the transaction history retrieval - concerns the name and the address (a structure with four fields of 35 characters each). In this relation, among other things, a new structure SenderPISDomestic was added and the name of the existing structure was changed to SenderPISForeign
55. The taxAuthorityName field used in the PIS and AIS services was deleted since the same information will be placed in the data structures concerning the name and address of transfer beneficiaries.
56. The admissible length of transaction identifiers was changed from 14 to 64.
57. Descriptions of the isDirectPsu and ipAddress fields was made more detailed.
58. Definitions of header structures was changed so that the parameters concerning the corporate context were provided only in case of the AS service. Two new structures were defined: RequestHeaderWithoutTokenAS and RequestHeaderWithoutTokenCallbackAS.
59. Additional parameters concerning the requestId field were added - the UUID format and comments to that field.
60. The account currency field required in the AccountInfo structure.
61. The account type code field required in the AccountInfo structure.
62. New required dictionary field accountHolderType (individual, corporation) indicating the account type.
63. Book date - information that the field is required when retrieving the booked transaction history was added.
64. Account balance after transaction - information that the field is required when retrieving the booked transaction history was added.
65. The definition of input structure for the getMultiplePayments method was changed in order to provide a table of value pairs - payment identifier and access token.
66. The definition of the ScopeDetails structure was changed:
  - a. the following structures were deleted: ScopeDetailsInputResource, ScopeDetailsOutputResource - they are redundant after the change

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- b. the 'ScopeDetailsInputPrivilegeList' and 'ScopeDetailsOutputPrivilegeList' structures were expanded to include new parameter AccountNumber
  - c. the definition of the 'ScopeDetailsInput' and 'ScopeDetailsOutput' structures was changed: the resource parameter was deleted, account numbers will be from now provided in the 'ScopeDetailsInputPrivilegeList' and 'ScopeDetailsOutputPrivilegeList' structures; the type of the privilegeList was changed to array - there will be a necessity to provide a table of structures describing the parameters for particular accounts within a single consent
67. The designations of required fields was changed from a list after a comma to a list after a dash, where it still was present.
68. The name of the input structure of the getTransactionsScheduled method was corrected.
69. Corrected typo in the name of statuses and in comments - canceled -> cancelled
70. The definition of the method /authorize was changed. Responses in the form of redirection (code 302 with a location header) were changed to responses in the form of a new JSON structure (AuthorizeResponse) containing the redirection address and response code 200.
71. Changes related to an improvement of names of data structures and parameters were implemented in relation with the appropriate use of terminology: payment, transaction, hold. Selected comments documenting the technical specification were also changed. In basic api:
- a. TransactionHoldRequest -> HoldRequest
  - b. TransactionHoldInfo -> HoldInfo
  - c. TransactionHoldInfoResponse -> HoldInfoResponse
  - d. TransactionInfoRequestBase -> ItemInfoRequestBase
  - e. transactionIdFrom -> itemIdFrom
  - f. TransactionInfoBase -> ItemInfoBase
  - g. transactionId -> itemId
  - h. transactions -> holds in HoldInfoResponse
  - i. the transactionCategory parameter was deleted from the HoldInfo structure as redundant
  - j. transactionId -> paymentId in PaymentRequest, CancelPaymentsRequest, AddPaymentResponse, PaymentInfo, GetPaymentResponse, PrivilegePayment, PrivilegeCancelPayment

**Scope of changes introduced in the technical documentation in version 2.1 when compared to version 2.0 (the callback interface)**

1. Information on the payment execution mode (executionMode) was added to the asynchronous method request structure to inform about the payment status (paymentCallBack)
2. New method /bundleCallBack was added in the PIS service of the CallBack interface to get the status of a batch of transfers, together with the relevant structures
3. The name of the 'type' parameter was changed to 'transactionCategory' in the CallBack interface - to make it coherent with the analogous parameter in the basic interface.
4. The 'transactionStatus' parameter was deleted from the structure of data providing transaction history in the CallBack interface.
5. Changes related to an improvement of names of data structures and parameters were implemented in relation with the appropriate use of terminology: payment, transaction, hold. Selected comments documenting the technical specification were also changed. In CallBack API:
  - a. transactionsHoldCallBack -> HoldsCallBack
  - b. TransactionHoldInfoRequest -> HoldInfoRequest
  - c. TransactionHoldInfo -> HoldInfo
  - d. TransactionInfoBase -> ItemInfoBase
  - e. transactionID -> itemId
  - f. transactions -> holds in HoldInfoRequest
  - g. transactionId -> paymentId in PaymentStatusInfoRequest
6. Corrected typo in the name of statuses and in comments - canceled -> cancelled



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