

Customer test environment of the Web Services (WS) channel

These instructions contain the contact information and configuration instructions of the customer test environment of OP Financial Group's data transfer channel Web Services.

1 Agreement and contact information

If the customer wants a new account or service for testing or an already existing account or service to be removed, the customer should contact his/her bank.

If the customer has an account with OP, and agreements with OP for the services that he/she uses, such as a C2B payments agreement, B2C account reports (i.e. bank statement and reference service), agreements, e-invoicing service agreements, these accounts and almost the same services can also be used in the customer test environment. The party that sends data to the bank via banking connection must have a WS agreement. The test environment can be used, provided that the customer's banking software supports testable data and its replies as well as the WS channel.

You will get support for customer testing by sending an e-mail to ict-tupamaksuliike@op.fi or by calling the service number OP 0100 05151 Corporate customers, weekdays at 8 am–4 pm.

2 Technical guidance on the customer test environment

2.1 Identity codes and username

In the Web Services channel, the customer should use the user ID specified in the WS agreement, as well as a testing-environment-specific transfer key and the related certificate retrieved from the testing service.

A customer code, payment identifier and payment accounts under agreements will be used in the data sent to the test environment.

2.2 Certificate

To use the customer testing environment, the customer must have a separate certificate for the Web Services channel. The production certificate does not function in customer tests. To retrieve the certificate for the testing environment, the customer needs a transfer key, which is delivered by the bank after the agreement is signed. The certificate can be retrieved with the transfer key as instructed in the Web Services channel application guide. Customers can begin to send data to the test environment on the day following the retrieval of the certificate.

2.3 URLs

The URL address of the customer test environment is <https://wsk.asiakastesti.op.fi>

OP Financial Group's descriptions can be found at Downloadable instructions for customers

The WSDL description of the WS channel services related to the customer test environment is available at <https://wsk.asiakastesti.op.fi/wsd/MaksuliikeWSV2.xml>

The WSDL description for the authentication service of the testing environment is available here <https://wsk.asiakastesti.op.fi/wsd/MaksuliikeCertServiceV2.xml>

General service descriptions and the XML schemas can be found on the website of Finance Finland at <http://www.finanssiala.fi/> using "web services" as the search words, from search results PDF document WebServices_Messages v.1.10 20200504.

2.4 Restrictions related to use in the customer test environment

The maximum size of a payload sent to the customer testing environment is 20 KB, which includes the payload and the SOAP envelope used in the Web Services channel. An individual customer may send data to the customer test environment a maximum of 20 times a day.

Service requests sent to the customer testing environment must specify the value Test as the Environment parameter.

Using the customer test environment requires that the software developer has read OP's instructions and, based on them, executed the data to be sent and retrieved through the WS channel. OP does not offer a productised service for supporting the construction of WS channel's bank connection software.

3 Use of the customer test environment

3.1 Data to be sent

The customer will send data to the test environment in the same way as in production use, using certificates retrieved for the customer test in sending the data.

All data sent will be subject to validation and agreement reviews as in production. Replies will always be created out of the review.

Data will be processed at a one-hour interval between 8.00 am and 5.00 pm.

The following data can be sent to the customer test environment:

C2B payment data

- SEPA credit transfers (pain.001.001.02 and pain.001.001.03)
- International payments (pain.001.001.02 and pain.001.001.03)
- urgent payment

The customer's payment accounts specified in the payment services agreement will be used in the payment data. A total of 10,000 euros will be formatted as balance every night into accounts in the customer test environment. A balance checking of the payment data will be performed during payout.

C2B cancellation request

- camt.055.001.01

With the cancellation request, it is possible to test removing the sent SEPA credit transfers or international payments from the WS channel.

Finvoice data

- E-invoices and direct payments (XS)
- Sending notifications (SI)
- ReceiverProposals (RP)
- Error replies (XJ)

Standard credit transactions available on the bank statement retrieved from the customer test environment will be created out of e-invoicing and direct payment data.

A standard e-invoice reception notification (RI) and an e-invoice (XR) will be created out of the sent sending notification to be retrieved to the customer test environment. If the sending notification has information on the payee also providing direct payment service, a standard reception notification message, in addition to the reception notification of the e-invoice, will be created for retrieval.

Receiver proposals will be subject to an agreement review and the person in charge will also check that the framework has correct information.

The receiver proposals will not be subject to other checks similar to those in production, e.g. a sending notification or a direct debit mandate that corresponds to them will not be retrieved.

Receiver proposals will not be subject to conversion similar to that in production, but various model answers will be created out of them. For this reason, we recommend sending at least three receiver proposals in the receiver proposal data because

- 1 XI format error reply will be created out of the first arrived receiver proposal with a description: 807 Receiver proposal could not be directed
- 2 an RI message, where the payer informs of receiving e-invoices (BuyerServiceCode = 00), will be created out of the second receiver proposal
- 3 an RI message, where the payer informs of receiving direct payments, will be created out of the third received proposal. (BuyerServiceCode = 01)

If the data contains more than three receiver proposals, RI messages will be created out of the rest in such a way that in every other message the payer informs of receiving e-invoices and direct payments in every other.

XI and RI messages will be created using information in the receiver proposal.

3.2 Retrievable data

Customers can retrieve C2B payment data replies and B2C account reporting data as well as Finvoice data from the customer test environment.

C2B payment data replies

The customer will automatically receive the first- and second-level replies related to the sending of data. The second-level data replies will be created at a one-hour interval between 8 am and 5 pm. The third-level paid reply will be created once a day after 5 pm. Foreign payment replies are created after 6 pm. The file format of the paid reply (pain or camt format) will be determined according to the agreements in production.

- 1 Technical validation reply, first-level reply (pain.002.001.02 and pain.002.001.03)
- 2 Data reception reply, second-level reply (pain.002.001.02 and pain.002.001.03)
- 3 Paid reply, third-level reply (pain.002.001.02 and pain.002.001.03 or camt.054.001.02)

Response to C2B cancellation request

- 1 Report on technical validation from the WS channel
- 2 Cancellation request reception reply, second-level reply (camt.029.001.03)

B2C account reporting data

- Reference list (camt.054.001.02 and KTL)
- Bank statement (camt.053.001.02 and KTO)
- Real-time balance query (camt.060.001.02) as a standard reply

Reference lists will be created once a day after 5 pm. The file format (camt or traditional KTL) will be determined according to the agreements in production.

The reference list contains standard credit transactions that have not been created out of the data sent by the customer. There are debit and credit transactions on the bank statement that the customer has sent to the customer test environment. A real-time balance query reply is a standard reply and the reply is not based on the customer's account transactions.

Account statements do not include ERI invoice itemisations.

Foreign exchange rates

Finvoice data

- E-invoices (XR)

- Reception notifications (RI)
- Error replies (XI)
- Technical validation reply of sent Finvoice data (text-based acknowledgement)

Retrievable e-invoices (XR) and reception notifications (RI) are in standard form.

An error reply (XI) may result from an error in data validation or agreement reviews.

A technical validation reply, or text-based acknowledgement, can be retrieved only at the time of sending data.