

Bank of Ireland

Open Banking Enhancements and What's New

Date: August 2019

Introduction & What's New

Bank of Ireland has introduced several enhancements to its API service. A summary is below, and full details can be found on the Bank of Ireland Developer Portal at <https://developer.bankofireland.com>.

What's new	What this means for TPPs
API support for Bank of Ireland (Republic of Ireland)	AIS and PIS are now available for ROI customers using the 365 online channel. AIS is also now available for ROI customers using the Business On Line (BOL) channel. BOI ROI is a separate legal entity on the OBIE Directory, and TPPs will need to on-board separately, even if they have already onboarded for BOI UK. Full details on onboarding and services available are on the Developer Portal.
Business banking access through the dedicated business channel (NB. Access was previously available through 365 online credentials)	TPPs can now use a new authorisation URL for customers to authenticate using their Business On Line (the dedicated business website / channel) user ID and credentials. This channel provides enhanced business banking support including additional payment functionality. NB. Only AISP for business current accounts and credit cards are available. PISP and additional payment types will be added at later dates. Business customers can initiate single-immediate and future-dated payments through the 365 online channel and credentials (see Useful Information on page 3).
Addition of credit cards to AISP	Credit cards AISP is now available through the 365 online channel and dedicated business channel (Business On Line).
Addition of some savings accounts to AISP and PISP	Savings accounts in-scope for PSD2 are available for AISP and PISP through 365 online, and AISP only through the Business On Line channel.
Transaction ID for AISP	Transaction ID for AISP for current accounts, as detailed in the OBIE API specifications, is now supported. Transaction ID for credit cards will be added at a later date.

This document provides details on how to access business banking services (pages 3-4) and includes FAQs on authentication methods, brands supported, scope, future functionality and where to find the latest information.

Customer Segment and Channel Summary

Brand	Customer Segment	Website / Channel Name	Auth URL	API Versions Supported
Bank of Ireland UK	Personal and Business	365 Online (365)	https://auth.obapi.bankofireland.com/oauth/as/b365/authorization.oauth2	v2.0, 3.0 (AISP) v1.1, 3.0 (PISP)
	Business (dedicated business channel)	Business On Line (BOL)	https://auth.obapi.bankofireland.com/oauth/as/bol/authorization.oauth2	v3.0 (AISP) (PISP coming soon)
Bank of Ireland (ROI)	Personal and Business	365 Online (365)	https://auth.ob.bankofireland.com/oauth/as/b365/authorization.oauth2	V3.0 (AISP) V3.0 (PISP)
	Business (dedicated business channel)	Business On Line (BOL)	https://auth.ob.bankofireland.com/oauth/as/bol/authorization.oauth2	v3.0 (AISP) (PISP coming soon)

Useful information (UK-only)

Business customers have the option to access Open Banking services using their Business On Line credentials (when the TPP has gone to the Business On Line URL) or, if they have registered with the 365 Online service, can use the 365 credentials (via 365 URL). Access via 365 credentials has been available for AISP and PISP since 2018.

365 credentials will not work on Business On Line, and vice versa. For further details on how to access through Business On Line, visit the Developer Portal or ask a question on the Contact Us form.

The auth URL above for 365 Online replaces the original URL. New TPPs should use the URL published above. Onboarded TPPs on the original URL are advised to change by the end of August at the latest. This change was announced in May, and since then users have been redirected to the new URL.

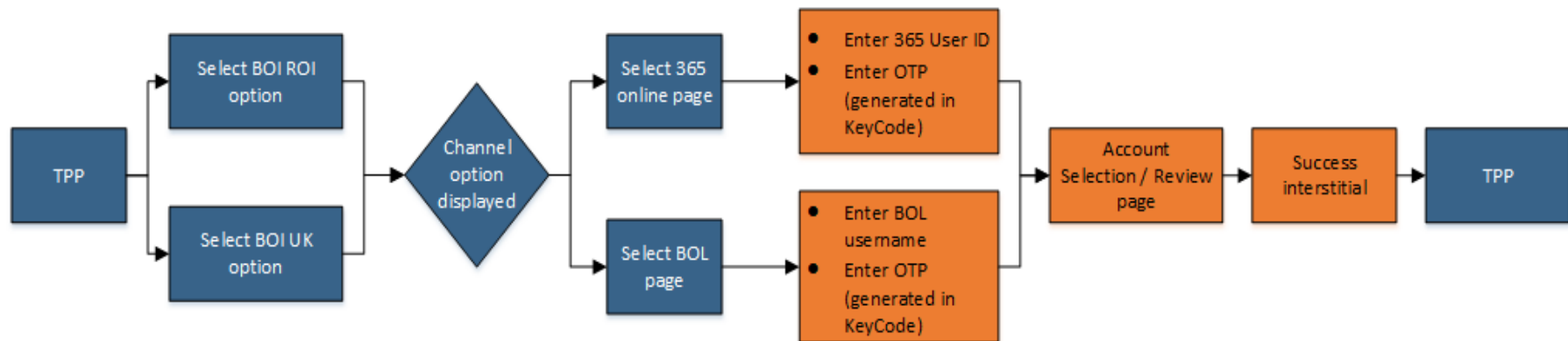
Journey Flow

TPP journey (blue steps)

Notes for TPPs: Before redirection to the bank's site, it must be ensured that the customer has chosen the right bank entity (BOI ROI or UK) and the bank channel (365 or BOL) to authenticate and authorise the request. This schematic is a basic interpretation of the point. We would leave it to the TPPs discretion to construct the journey as they deem fit.

Journey within the ASPSP (orange steps)

All journeys (AISP, AISP refresh & PISP) follow this basic schematic. First-time AIS and PIS where account is selected at the ASPSP have an account selection and review page. For AIS refresh and PIS where account is selected at the PISP, the equivalent page is a review page, and no account selection or changes are possible.



Useful information

BOI UK and BOI ROI Personal (365) and Business On Line customers will use the above journey flow from August 2019. The use of KeyCode to generate OTP matches the experience for users accessing the Business On Line channel directly. The OTP is not required for direct access to 365.

To meet regulatory obligations, the method to access 365 is changing, and API access will change to match the experience. We will provide details on how this impacts customers. At that point, there will be different authentication methods between 365 API access and BOL API access.

FAQs

When will App to App redirection be available in Bank of Ireland?

We are currently developing App to App redirection. This will use a new consumer mobile app which is being launched soon. App to App redirection will be supported shortly after the migration to the new app. Updated timescales will be published on the OBIE implementation and transparency calendars, and on the BOI Developer Portal.

Where can I find the latest information on version support and any other changes?

We will keep the OBIE implementation and transparency calendars up-to-date, while the latest information is available in the News and Announcements section of our Developer Portal help section here: <https://www.bankofireland.com/api/>. You may also contact us through the portal.

Why do customers using 365 credentials also need an OTP to authenticate?

When Open Banking was launched in 2018 the decision was made to require a form of Strong Customer Authentication (SCA) at login. This was acknowledged to differ to the login method for 365 online. Following the introduction of SCA on 365 and a new mobile app (supporting the possession factor) in 2020, the API channel will match the authentication methods and credentials of 365.

When will additional payment types and confirmation of funds be available?

Confirmation of funds for personal and business current accounts and credit cards, statements AIS, and further payment functionality (PIS through Business On Line, multi-authorisation, standing order setup) are on our development roadmap. Updated timescales will be published on the OBIE implementation calendar.

Will Post Office current accounts and credit cards, and AA credit cards, support API access (UK)?

Post Office current accounts are being discontinued, with all accounts closing by 13 September 2019.

Post Office and AA credit cards provided by Bank of Ireland UK are being sold to a new credit card issuer. To prevent confusion during the migration to the new card provider, such as introducing new authentication credentials, Access to Accounts / Open Banking will not be available on these credit card portfolios until enabled by the new card issuer.

