

## AISP SCENARIOS

Endpoint Specific Scenarios		
Scenario	Expected ASPSP Response	Expected TPP Action
<p>/account-access-consents-POST Invalid or no permissions found in Account Setup TPP attempts to pass invalid or no permissions in the request body.</p>	<p>400 Bad Request UK.OBIE.Field.Invalid  Error Type: AuthoriseConsent</p>	<p>TPP need to pass at least one permission in the account setup request body and should pass the valid permissions in the request payload and retry.</p>
<p>/account-access-consents -POST invalid headers found in request  TPP attempts to pass invalid header in the request. ( For ex- mandatory headers are not passed in the request)</p>	<p>400 Bad Request UK.OBIE.Field.Invalid  Error Type: AuthoriseConsent</p>	<p>Take the PSU through the consent journey with valid headers passed in the request.</p>
<p>/account-access-consents -POST Required headers is not specified  TPP attempts to hit the API by missing some mandatory request headers ( For ex- mandatory headers are not passed in the request)</p>	<p>400 Bad Request UK.OBIE.Header.Missing  Error Type: AuthoriseConsent</p>	<p>TPP need to pass all the mandatory request headers as per the OB specs.</p>
<p>/account-access-consents-GET No resource found corresponding to the consent id  TPP attempts to hit the API by passing invalid consent id generated during the journey.</p>	<p>400 Bad Request UK.OBIE.Resource.NotFound  Error Type: RequestWithValidDetails</p>	<p>Take the PSU through the consent journey with valid consent id  Pass the correct consent id i.e. generated in the POST request</p>
<p>/account-access-consents Validation error found with the provided input  TPP attempts to hit the API with invalid date time</p>	<p>400 Bad Request UK.OBIE.Field.InvalidDate  Error Type: AuthoriseConsent</p>	<p>Take the PSU through the consent journey with valid date-time  Please use format like 2007-03-01T13:00:00Z (As per OB specs)</p>
<p>/account-access-consents X-fapi-financial-id - The unique id of the ASPSP to which the request is issued. If there is any mismatch/wrong id passed.  TPP attempts to hit the API with invalid/wrong header value passed</p>	<p>403 Forbidden UK.OBIE.Resource.Forbidden  Error Type: AuthoriseConsent</p>	<p>Provide the x-fapi-financial id in proper format and with correct value  TPP is expected to pass the valid x-fapi-financial-id</p>

<p>/accounts when account Id not found</p> <p>TPP attempts to hit the API with invalid/wrong account id value passed</p>	<p>403 Forbidden UK.OBIE.Resource.Forbidden</p> <p>Error Type: RequestWithValidDetails</p>	<p>Send the request again with the valid account id</p> <p>TPP is expected to pass the valid account id. (account id generated during the consent journey)</p>
<p>/accounts/{AccountId}/transactions Account not found</p> <p>When correct account id is not passed</p>	<p>400 Bad Request UK.OBIE.Resource.NotFound</p> <p>Error Type: RequestWithValidDetails</p>	<p>Send the request again with the valid account id</p> <p>TPP is expected to pass the valid account id. (account id generated during the consent journey)</p>
<p>/accounts/{AccountId}/statements when statement list is not found</p> <p>When correct account id is not passed</p>	<p>400 Bad Request UK.OBIE.Resource.NotFound</p> <p>Error Type: RequestWithValidDetails</p>	<p>TPP is expected to pass the valid account id. (account id generated during the consent journey)</p>
<p>/transactions TPP requests for transactions with one of the following date related issues:</p> <ul style="list-style-type: none"> <li>• FromBookingDateTime greater than ToBookingDateTime</li> <li>• Invalid date formats</li> <li>• Invalid date range (for example future dates)</li> </ul>	<p>Http Status: 400 Error Code: UK.OBIE.Field.InvalidDate ErrorType: RequestWithValidDetails</p>	<p>TPP is expected to pass the valid date format</p> <p>Please use format like 2007-03-01T13:00:00Z (as per OB specs)</p>
<p>/transactions TPP requests for transactions outside the consented date range.</p>	<p>Http Status: 403 Error Code: UK.OBIE.Field.InvalidDate ErrorType: RequestWithValidDetails</p>	<p>Request for transactions within the consented date range. Take the user through a re-auth journey to extend or modify the date range.</p>
<p>/balances TPP attempts to access balances for a PSU who has created the consent but does not have sufficient entitlement (as a part of his/her role) to access the information.</p>	<p>Http Status: 403 Error Code: UK.OBIE.Field.Unexpected Error Type: AuthoriseConsent</p>	<p>Inform the PSU that they don't have sufficient entitlement to access the information. Take the PSU through a re-consent journey after the PSU confirms that sufficient entitlements have been given to them.</p>
<p>/statements TPP requests for statements with one of the following date related issues:</p> <ul style="list-style-type: none"> <li>• Invalid date formats</li> </ul>	<p>Http Status: 400 Error Code: UK.OBIE.Field.InvalidDate ErrorType: RequestWithValidDetails</p>	<p>TPP is expected to pass the valid date format and valid date range</p>

• Invalid date range (for example future dates)		Please use format like 2007-03-01T13:00:00Z (as per OB specs).
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<b>Common Scenarios</b>		
TPP requests the API with invalid request URL	404 NotFound	TPP is expected to pass the correct request URL
Invalid headers found in request  TPP attempts to pass invalid header in the request	400 Bad Request UK.OBIE.Field.Invalid  ErrorType: RequestWithValidDetails	Take the PSU through the consent journey with valid headers passed in the request
Required headers is not specified  TPP attempts to hit the API by missing some mandatory request headers	400 Bad Request UK.OBIE.Header.Missing  ErrorType: RequestWithValidDetails	TPP need to pass all the mandatory request headers
x-fapi-financial-id - The unique id of the ASPSP to which the request is issued. If there is any mismatch/wrong id passed.  TPP attempts to hit the API with invalid/wrong header value passed	403 Forbidden UK.OBIE.Resource.Forbidden  ErrorType: RequestWithValidDetails	Provide the x-fapi-financial id in proper format and with correct value  TPP is expected to pass the valid x-fapi-financial-id
TPP attempts to access an endpoint for which permission had not been provided when the consent was created.	Http Status: 403 Error Code: UK.OBIE.Resource.ConsentMismatch Error Type: AuthoriseConsent	Do not attempt to request information for this endpoint again. Take the user through a re-consent journey to add the permission if required.
TPP attempts to re-auth a consent where one or more account has got closed.	Error message returned in redirect URL: One or more accounts are closed or suspended. Please re-consent for eligible accounts Error Type: AuthoriseConsent	Do not attempt to re-auth this consent again. Take the user through a re-consent journey to remove the closed account(s) from the consent.

ASPSP downstream services or server is down.	Http Status: 500 Error Code: UK.OBIE.UnexpectedError ErrorType: RetryLater	Try again after some time.
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## PISP SCENARIOS

Scenario	Expected ASPSP Response	Expected TPP Action
<b>Request Header and URL error response</b>		
No resource found corresponding to the consent id  TPP attempts to use an invalid consent id	Http Status: 400 Bad Request Error:UK.OBIE.Request.NotFound  Error Type: InvalidRequestPayload	TPP is expected to pass the correct consent id that is generated in the POST request
TPP attempts to use POST operation with invalid details in the header	Http Status: 400 Error Code: UK.OBIE.Header.Invalid Error Type: InvalidRequestHeader	TPP is expected to re-attempt by passing all the valid and mandatory request headers
X-fapi-financial-id a unique id of ASPSP to which the request is issued. If there is any mismatch or wrong id passed. TPP attempts to pass invalid x-fapi-financial-id	Http Status: 403 forbidden Error Code: UK.OBIE.Resource.forbidden  Error Type: InvalidRequestHeader	TPP is expected to provide the x-fapi-financial-id in proper format and with correct value
TPP attempts to use POST operation with header details missing	Http Status: 400 Error Code: UK.OBIE.Header.Missing Error Type: InvalidRequestHeader	TPP is expected to re-attempt by passing all the mandatory headers.
<b>Signature error responses</b>		

When invalid idempotency key is passed in the request headers	Error: Http Status: 400 Bad Request Error Type: InvalidRequestHeader	TPP is expected to complete the consent journey with the valid idempotency key passed in the request headers
When jws request header is invalid	Http Status: 400 Bad Request Error:UK.OBIE.Signature.MalFormed Error Type: InvalidRequestSignature	TPP is expected to create a valid jws signature and pass in the request headers.
TPP attempts to use POST operation with signature details missing	Http Status: 400 Error Code: UK.OBIE.Signature.Missing Error Type: InvalidRequestSignature	TPP is expected to mandatorily pass the valid jws signature in the request headers and re-attempt
<b>Payload error responses</b>		
Payment made outside business hours TPP attempts to make a payment outside business hours	Error:UK.OBIE.Rules.AfterCutOffDateTime Http Status: 400 Bad Request Error Type: InvalidRequestPayload	TPP is expected to attempt the request during the business hours.
TPP attempts to set up and submit a payment request with mandatory field(s) missing from the request payload	Http Status: 400 Error Code: UK.OBIE.Field.Missing Error Type: InvalidRequestPayload	TPP is expected to pass all the mandatory fields according to the Open Banking specifications.
TPP attempts to submit payment order using a Consent ID that has an invalid consent status. When Awaiting authorisation or authorised status is expected and the underlying consent status is set to 'Rejected' or 'Consumed'	Http Status: 403 ErrorCode:UK.OBIE.Resource.InvalidConsentStatus Error Type: InvalidRequestPayload	Create a new consent using POST operation. Take the PSU through the authorisation journey

<p>TPP attempts to submit payment order using details that do not match the Consent resource</p> <p>When the fields of submission payment order does not match with that of payment setup request</p>	<p>Http Status: 403          ErrorCode:UK.OBIE.Resource.ConsentMismatch          Error Type: InvalidRequestPayload</p>	<p>TPP is expected to verify the request payload of payment setup and pass the same payload under submit payment order</p>
<p>TPP attempts to request submission of payment order using incorrect payment id</p>	<p>Http Status: 400 Bad Request          Error Code: UK.OBIE.Field.Invalid          Error Type: InvalidRequestPayload</p>	<p>TPP need to re-attempt by passing the payment id that is generated during the payment setup</p>
<p>TPP attempts to access a payment consent resource with an invalid consent id.</p>	<p>Http Status: 400          Error Code: UK.OBIE.Resource.NotFound          Error Type: InvalidRequestPayload</p>	<p>TPP is expected Reattempt with a valid Consent ID. Else, create a new consent using a POST operation. Take the PSU through an authentication journey</p>
<p>TPP attempts to set up a payment consent with a scheme that is not supported.</p>	<p>Http Status: 400          ErrorCode:UK.OBIE.Unsupported.Scheme          Error Type: InvalidRequestPayload</p>	<p>TPP is expected to Create an order consent using a POST operation with a payment scheme that is supported. Take the PSU through an authentication journey. Payment journeys supported are documented in Implementation Guide.</p>
<p>TPP attempts to set up a payment consent with a currency that is not supported.</p>	<p>Http Status: 400          ErrorCode:UK.OBIE.Unsupported.Currency          Error Type: InvalidRequestPayload</p>	<p>TPP is expected to pass the valid currency          Ex: EUR for ROI          GBP for UK</p>

ASPSP downstream services or server is down	Http Status: 500 Internal Server Error Error: UK.OBIE.UnexpectedError Error Type: Server error	TPP is expected to try attempting after sometime
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