

PSD2 - FOCUS ON APP-TO-APP SOLUTION

"MES COMPTES BNP PARIBAS" "HELLO BANK ! PAR BNP PARIBAS " MOBILE APPLICATIONS

VERSION 1.01

Mobile for BNP Paribas Retail markets in France

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BNP PARIBAS

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d'un monde
qui change**

1. PREAMBLE

The authentication and consent journeys of our BNP Paribas Retail PSD2 APIs are available on mobile application. They can be used by Third-Party Providers that have an agreement from their national competent authority since July 2021 and September 2021.

This note intends to describe the principle applied by BNP Paribas in the usage context of an app-to-app mobile solution.

2. CORE PRINCIPLES

Our app-to-app mobile solution is based on Apple Universal Links technology for iOS and Android App Links technology for Android.

The activation of one or the other solution depends on the client's equipment.

With a compatible mobile version, the Payment System User (PSU) will be automatically invited to carry out his PSD2 actions on the BNP PARIBAS mobile application. In the case the application is not downloaded on his smartphone, his actions will be carried out in the mobile phone Internet browser.

Versioning of this document:

- Version 1.01 – March 21, 2022

3. PREREQUISITE

Depending on whether he uses an Apple or an Android device, the PSU will have a download the following resource:

For MaBanque Android: <https://play.google.com/store/apps/details?id=net.bnpparibas.mescomptes&hl=fr&gl=US>

For MaBanque iOS: <https://apps.apple.com/fr/app/mes-comptes-bnp-paribas/id377884617>

For HelloBank Android: <https://play.google.com/store/apps/details?id=fr.bnpp.digitalbanking&hl=fr&gl=US>

For HelloBank iOS: <https://apps.apple.com/fr/app/hello-bank-par-bnp-paribas/id649904321>

All the app versions released since September 2021 are compliant with the app-to-app solution.

We use the State parameter in the authorization protocols to mitigate CSRF attacks and Redirect Users with OAuth 2.0.