FAQ
FREQUENTLY ASKED QUESTIONS

ON
"MABANQUE.BNPPARIBAS"
"MABANQUEPRO.BNPPARIBAS"
"MABANQUEPRIVEE.BNPPARIBAS"
"HELLOBANK.FR "
"MABANQUEENTREPRISE.BNPPARIBAS"

VERSION 1.0

Websites for BNP Paribas markets in France

Contact : paris.bddf.support.api.dsp2@bnpparibas.com

BNP PARIBAS

La banque
d'un monde
qui change

1. GENERAL ISSUES ON BNP PARIBAS APIS

Are your APIs Free or Pay-to-Play?	The access to our PSD2 APIs is free of charge but limited to the Third-Party Providers that have an agreement from their National Competent Authority.
Who are these APIs intented to? / Can individuals access to BNP Paribas APIs?	Our APIs are regulatory APIs, available only for Third Party Providers (AISP / PISP) that have the agreement from their National Competent Authority for account information services and/or payment initiation services.
What does PSD2 mean?	The European Union's Second Payment Services Directive came into force on 13 January 2018. The aim is to protect the customers, foster innovation, bring new entrants and give the same level playing field to all actors in the payment services market. https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32015L2366

2. API FEATURES (*ACCESS TO ACCOUNTS*)

What types of balances are returned in AIS APIs?	4 types of balances: CLBD, XPCD, VALU, OTHR CLBD: Accounting balance XPCD: Instant Balance VALU: Value-date balance OTHR (Other): Upcoming operations Retail APIs (Mabanque / Hello Bank!): CLBD, OTHR* + XPCD** * Returned only in case of upcoming operations ** Returned only for Hello Bank!'s accounts Corporate APIs (Mabanqueentreprise): CLBD, OTHR***, VALU ***Systematically returned with the same value as the accounting balance in the absence of future operations.
Do AIS APIs return IBANs of the accounts?	Yes, our AIS APIs return complete IBANs.
What accounts are returned by the AIS APIs?	AIS APIs return current/checking accounts. The other types of accounts (e.g. savings account) are out of scope.
Which current/checking accounts are returned in your AIS APIs?	The data of all current/checking accounts accessed by the user on his online banking solution is shared through the API.
Are payment cards returned in the AIS APIs?	All card transactions are returned in our AIS APIs.
What is the depth of data history?	Our AIS APIs return up to 13 months of transactions

3. API FEATURES (*PAYMENT INITIATION*)

In the case of a payment initiation, does the beneficiary have to be necessary registered	No, it's not mandatory

BNP PARIBAS

La banque
d'un monde
qui change

in the list of registered beneficiaries?	
What type of transfers are supported by APIs?	Our APIs support SEPA transfers and international transfers outside the SEPA zone **Retail APIs (Mabanque / Hello Bank!):** - One-time Transfer - Instant Credit Transfer - SCT Inst. (under condition) - Immediate Transfer (account to account, SEPA and International transfers outside the SEPA zone) - Deferred Transfer (account to account, SEPA) **Corporate APIs (Mabanqueentreprise):** - One-time Transfer - Instant Credit Transfer - SCT Inst. (under condition) - Immediate Transfer (account to account, SEPA and International transfers outside the SEPA zone)
Does the PIS API support instant payment and if so, for what maximum amount?	Yes. Same amounts as on online banking
Are transfers authorized between savings accounts and payment accounts?	Crediting the savings account by debiting a payment account is allowed. However, the API does not allow the user to debit a savings account (because savings accounts are out of scope of PSD2).

4. TO USE OUR APIS

What are the prerequisites before using BNP Paribas APIs?	In order to use our APIs, you must be a Third-Party Provider that has been approved by your national competent authority and you must have a valid eIDAS certificate (production eIDAS certificate)
How can I get my credentials to use the APIs?	An enrollment API allows you to connect in total autonomy to our APIs without waiting for an answer from our Support Team. - Sandbox environment: with your production eIDAS certificate - Production environment: with your production eIDAS certificate
Are multiple sessions with the same eIDAS certificate authorized?	Yes

BNP PARIBAS

La banque
d'un monde
qui change

5. STRONG CUSTOMER AUTHENTICATION

What are the strong authentication solutions available for customers for accessing their online banking?	OTP sent by SMS or "Clé Digitale" activated in mobile app for individuals Securised browser, electronic certificate, "Clé Digitale Entreprise" activated in mobile and "Carte Transfert Sécurisé" for corporates
Does access to accounts require strong customer authentication?	**Production:** Retail APIs (Mabanque / Hello Bank!): Starting April 2020, the first access to online banking requires validation by strong authentication. This authorization must then be renewed every 90 days. Corporate APIs (Mabanqueentreprise): The first access to APIs requires validation by strong authentication. This authorization must then be renewed every 180 days. **Sandbox:** APIs retail (Mabanque / Hello Bank!): The first access to online banking requires validation by strong authentication. This authorization must then be renewed every 5 days. Corporate APIs (Mabanqueentreprise): Strong authentication is required each time the user wants to connect to online banking

BNP PARIBAS

La banque
d'un monde
qui change