



—
OUR
OPEN BANKING
PROGRAM



BNP PARIBAS
FORTIS

The bank for a changing world

OUR OPEN BANKING PROGRAM

Within BNP Paribas Fortis we are committed to bring innovation to the financial sector and to our customers. Our Open Banking Portal and Sandbox are useful tools that are intended for developers and partners, to give them easy access to all relevant information that is needed to develop digital solutions using the bank's Application Programming Interfaces (APIs).

Our Open Banking Portal

Our Open Banking Portal is a dedicated website where developers and partners can find out all about the services that BNP Paribas Fortis, and its brands Hello bank! and Fintro, are making available via APIs.

In the API section we showcase the different APIs that are or will be made available. Once you are registered and validated, you can access a Getting Started guide as well as detailed technical documentation.

Our showcased APIs have different labels:

- **Sandbox** - these APIs are available in the Sandbox for testing
- **Live** - these APIs can be tested in the Sandbox, but are also available for production and can be directly linked to your applications
- **Coming soon** - these APIs will be added for testing soon

Our Sandbox

Our Sandbox is a testing facility where developers and partners can test the services that BNP Paribas Fortis, and its brands Hello bank! and Fintro, are making available via APIs. Once you are registered and validated, you will be able to fully use our sandbox environment. Please note that the sandbox will return only mock screens and mock data.

Our Production Environment

See further in this document "How can I go live after testing?"



FREQUENTLY ASKED QUESTIONS

How can I get involved?

To get access to the BNP Paribas Fortis Open Banking Portal you need to register first.

Once validated by our team you will have full access to the API documentation and you will be able to use the Sandbox for testing your application with our APIs.

How do I register to the Sandbox?

To register you will need to provide a valid name, email address and mobile phone number. A mobile phone number is required to receive a login code via SMS (2 factor authentication). If you are part of a company or organisation, you will also need to provide the company name, company VAT number and company website.

What can I do once registered to the Sandbox?

On the Open Banking Portal you can find all the documentation you need to get started. There is a dedicated "Getting started" section that explains how to use the documentation and Sandbox. It explains how you can create an application and link it up to our APIs for testing purposes.

Which APIs are available?

In the first phase BNP Paribas Fortis, and its brands Hello bank! and Fintro, will make the PSD2 services available via the Open Banking Portal and Sandbox. Later, other dedicated API services will follow. Please regularly check the Open Banking Portal for our up to date API offering.



FREQUENTLY ASKED QUESTIONS

What is PSD2?

The new Payment Services Directive 2 (PSD2) regulates the payment services and service providers throughout the EU. As a consequence of this European directive, BNP Paribas Fortis is providing a number of dedicated services to authorised/registered third party payment service providers that want to connect to the bank. Find out all about PSD2 [here](#).

Which are the PSD2 services?

PSD2 envisages three dedicated services, namely: Account Information Services (AIS), Payment Initiation Services (PIS) and Availability of Funds (AF) services. BNP Paribas Fortis and its brands are determined to bring those services to the market in due time. Please regularly check the Open Banking Portal for our up to date API offering.

BNP Paribas Fortis will give developers the opportunity to browse documentation on the PSD2 services via its Open Banking Portal and allows to test those services via its Sandbox environment.



FREQUENTLY ASKED QUESTIONS

What does PSD2 imply for me as a bank customer?

The PSD2 APIs that the bank provides via the Open Banking Portal and Sandbox to the developer community gives customers the possibility to view their account balances and transaction history on a third party provider's application and gives customers the possibility to initiate payments from a third party provider's application. Our PSD2 APIs require strong authentication of the customer. The customer remains in control and determines which service will be accessible from which third party application.

If you are a customer of BNP Paribas Fortis, Hello bank! or Fintro wondering about what PSD2 means for you, you are invited to check out the PSD2 customer section here ([NL](#)/[FR](#)).



FREQUENTLY ASKED QUESTIONS

Which API standards does BNP Paribas Fortis follow?

Our PSD2 APIs are developed using the STET API standard. You can find more information on the STET API specifications [here](#) or check out our PSD2 APIs reference documentation on the [Open Banking Portal](#).

Which Open Banking Portal functionalities are yet to come?

The Open Banking Portal will continue to add new features and services to serve developers. If you have an idea for additional features, you can provide it to us via the support form in the Support section or send it to openbanking@bnpparibasfortis.com

What are the terms and conditions to use the Open Banking Portal and Sandbox?

To register to the Open Banking Portal and to use the Sandbox you will need to agree with our Terms of Use. You can read the Terms of Use on our [Open Banking Portal](#).

What does it cost?

Registering for the Open Banking Portal and testing your applications in our Sandbox is free of charge. We welcome all developers to register.

Once the PSD2 APIs are live, usage of those will also be free of charge within the PSD2 scope. Bear in mind that to connect to those, you will need to be authorized/regulated with your national competent authority.

Other APIs (non-PSD2) that will become available in the near future might be subject to the signing of a separate contract and might be subject to fees.



FREQUENTLY ASKED QUESTIONS

How can I go live after testing?

To go live with the PSD2 APIs you will need to be an authorized or registered third party payment service provider with your national competent authority, or be in the process of being authorized or registered.

In case you will engage in cross-border provision of payment services, you need to benefit from the necessary European 'passporting' authorization.

The Belgian national competent authority is the National Bank of Belgium. We refer you to its Fintech contact point which can be found via this link: <https://www.nbb.be/en/financial-oversight/general/contact-point-fintech>

Application for go live with non-PSD2 APIs that will become available in the near future might be subject to the signing of a separate contract and might be subject to fees.

Where can I find support?

A 'Getting started' guide is available for you in the documentation section, where you can read all about how to get started with our APIs. On the Open Banking Portal you can also find a Support section. You can ask a question, provide feedback, report a bug in our testing facility or APIs or propose a new feature. You can also directly contact us via openbanking@bnpparibasfortis.com

Note, if you encounter an issue in our live environment, please fill in the required data via the Support Page. Also via this page we will notify you on the live status of our APIs

How can I stay informed?

On the Open Banking Portal you can subscribe to our newsletter to receive updates on our APIs, our offering, events and more. You can unsubscribe via openbanking@bnpparibasfortis.com



FREQUENTLY ASKED QUESTIONS

The PSD2 APIs I wish to consume are not yet available?

In case the dedicated PSD2 APIs you wish to consume are not yet available, we offer connectivity to a contingency mechanism. This is only made available to third party service providers which are authorized or registered with a national competent authority, or are in the process of being authorized or registered.

For the “Contingency Mechanism” we offer the reuse of our client facing interfaces. Depending on the brand / user segment you wish to access, the following URL’s and corresponding SCA methods should be used.

RETAIL SEGMENT (SCA : UCR and Itsme)

- <https://tpp.bnpparibasfortis.be>
- <https://tpp.hellobank.be>
- <https://tpp.fintro.be>

CORPORATE SEGMENT (SCA : Itsme)

- <https://tppbusiness.bnpparibasfortis.be>

To allow a two factors authentication, we propose mutual TLS authentications (MTLS). Similar to the “dedicated interface” you will be authenticated by your QWAC client certificate. Upon successful presentation of a valid QWAC certificate, you will be redirected to the correct client facing interface.

Note as that as per Art. 33(5) of RTS TPPs, when accessing the PSU interface as a contingency mechanism shall:

- Take the necessary measures to ensure that they do not access, store or process data for purposes other than for the provision of the service as requested by the payment service user.
- Continue to comply with the obligations following from Article 66(3) and Article 67(2) of Directive (EU) 2015/2366 respectively.
- Log the data that are accessed through the interface operated by the account servicing payment service provider for its payment service users, and provide, upon request and without undue delay, the log files to their competent national authority.



FREQUENTLY ASKED QUESTIONS

The APIs published at BNPP Group Level are presented on the [BNPP API Store](#)

Where can I find info as Corporate Connexis?

Connexis Cash PSD2 APIs are available on the [BNP Paribas API Store](#). This portal contains a resourceful documentation, a test version for TPPs as well as the link towards production environment.

The countries included in the scope are CIB Europe (excluding Switzerland) and Belgium.

Statistics on the Connexis Cash PSD2 APIs can be consulted [here](#).

Where can I find statistics of the PSD2 regulated and available APIs?

The reports are accessible via the following links :

- <https://www.bnpparibasfortis.be/nl/campaigns/Payment-ServicesDirective/Statistieken>
- <https://www.bnpparibasfortis.be/fr/campaigns/Payment-ServicesDirective/Statistiques>
- <https://www.fintro.be/nl/Campagne/Payment-ServicesDirective/statistieken>
- <https://www.fintro.be/fr/Campagne/Payment-ServicesDirective/statistiques>

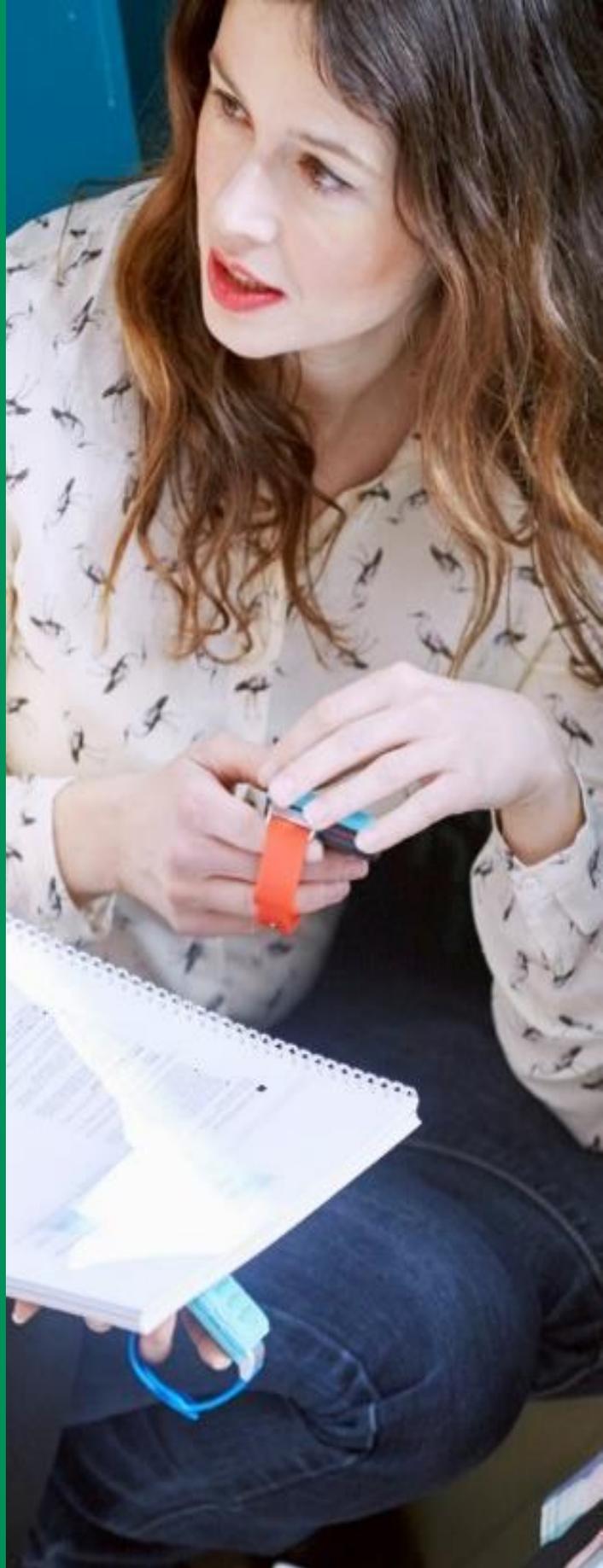


OUR OPEN BANKING PROGRAM

Want to get started?

Register at
developer.bnpparibasfortis.com

For inquiries,
please contact us via
openbanking@bnpparibasfortis.com



BNP PARIBAS
FORTIS

The bank for a changing world