Jordan International Bank

Introduction

The document provides details about the interface that Jordan International Bank (JIB) is exposing for Third Party Providers (TPPs) to access customer online payment accounts in accordance with the requirements of PSD2 regulations.

JIB published modified customer interfaces (MIC) to enable customers to share their balance and transaction history with regulated TPPs and to enable payments from their accounts.

Scope

JIB provides Private Banking to its Customer which it now exposes using the MCI as per PSD2 RTS requirements.

What is the modified customer interface?

As per PSD2 SCA RTS regulation, from 14 September 2019 ASPSPs (Account Servicing Payment Service Providers) are required to provide TPPs with access to at least one interface which enables TPPs to identify themselves towards the ASPSP. The RTS allows this to be via a dedicated interface or by allowing TPPs the use of the interfaces used for authentication and communication with our customers. JIB's dedicated interface provides API's for connection https://developer.jordanbank.co.uk/. JIB has established a MCI as a secondary interface in line with PSD2 regulations.

The modified customer interfaces we provide enable you to present a valid, OBIE issued eIDAS certificate to identify yourself and you are then able to access the specific services you require.

We provide a test facility (sandbox) to enable you to perform functional and connectivity testing of your applications and software by following customer authentication and online banking journeys for account information and payment initiation services. Information on how to access this, and also fuller technical documentation, is provided below.

Connecting to the MCI

JIB uses OpenBanking UK Directory Sandbox provided QTSPs list and CRL list for TPPs regulatory status check. TPPs that wish to connect with JIB MCI Sandbox should register themselves with Open Banking Directory and get OBWAC from OBIE Test Directory.

JIB provides MCI Sandbox environment to support TPPs to connect ready its Screen Scrapping plus integration. JIB Sandbox environment can be connected using OBWAC issued by OpenBanking Directory Sandbox environment. JIB also support QWAC issued by QTSPs

To register with us to use JIB sandbox you will need to be authorised or registered, (as appropriate), by a competent authority, in the UK this is the FCA,

- as an AISP, PISP or CBPII,
- or to have applied to the FCA or a comparable competent authority for the relevant authorisation.

Registration process:

1. Contact us via obtppsupport@jordanbank.co.uk Our support team will guide you in more detail through the process and the information we will need you to provide.
2. Information we will need from you includes:
   a. your company name and contact details
   b. your competent authority registration number (or application reference)
   c. your company’s legal address
   d. your TPP role - Account Information Service Provider (AISP), Payment Initiation Service Provider (PISP), Card based Payment Instrument Issuer (CBPII)

Once the sandbox registration process is complete you will be provided with the following to support your sandbox access and use:

- the technical specifications for the modified customer interface
- a URL specific to you via which to access the sandbox
- instructions giving you the information you need to access and use the sandbox

Jordan
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Strong Customer authentication (SCA) & Channel Secure Communication (CSC)

To register with us to use our customer modified interfaces you will need to be registered by a competent authority, in the UK this is the FCA,

- as an AISP, PISP or CBPII

You will need to provide us with company information and a valid, OBIE issued eIDAS certificate in order for us to confirm your status as registered.

Once registered for access to the customer modified interfaces you will need to provide your certificate each time you access the interface.

Customer authentication for Internet Banking

Access to customer modified interfaces requires the entry of login credentials supplied by customers. The login credentials will include 2 factor authentications in line with regulatory requirements for SCA. Information is provided in the technical specifications on the means to step up security and where exemptions to SCA are being applied by the Bank. JIB use voice calls mechanism to provide SCA for its Customers.

Channel Secure Communication

JIB support QWAC & OBWAC certificates for TPP access and authorisation check. JIB MCI interface only allows mutual authentication if the TPP provided certificate is valid at them time of connection. If TPP certificate is revoked or expired JIB will deny the mutual authentication request for the MCI endpoints. JIB endpoints are protected by standard server certificate signed by SSL.com Root Certification Authority RSA && SSL.com RSA SSL subCA.

URLs for MCI

SANDBOX: https://mcitest.jordanbank.co.uk/Personal/BankFast-Username-Logon#sst

PROD: https://mci.jordanbank.co.uk/Personal/BankFast-Username-Logon#sst

Contact us

To register for access to the sandbox or to ask a question about our open banking access provision for TPPs please contact us at obtppsupport@jordanbank.co.uk

Glossary & PSD2 RTS Sections

Abbreviation	Description
MCI	Modified Customer Interface
AISP	Account Information Service Provider
ASPSP	Account Servicing Payment Service Provider
eIDAS	The eIDAS Regulation is an EU Regulation that sets out rules for electronic identification and trust services.
FCA	Financial Conduct Authority
OBIE	Open Banking Implementation Entity
PISP	Payments Initiation Service Provider
PSD2	Second/Revised Payment Services Directive (Directive (EU) 2015/2366)
SCA RTS	COMMISSION DELEGATED REGULATION (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication
SS+	Screen Scraping Plus
TPP	Third Party Provider
QWAC	eIDAS Website Certificate issued by QTSP
OBWAC	Openbanking UK Ltd issued certificate

As stated in The Payment Services Regulations 2017 and COMMISSION DELEGATED REGULATION (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication.
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