HRVATSKA POŠTANSKA BANKA (HPB)
PSD2 OPEN API

EURO FAQ

Document version	1.0
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Change Log & Notes

Version ID	Release Date	Notes[1]
v1.0	2022-11-17	Initial version.

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[1] * _Updated chapters_: It contains a significant change - newly inserted/deleted/updated info.

* _New chapters_: It contains data about new functionalities/limitations or other guidelines.

* _Deleted chapters_: When deleted, the specified chapter number refers to number it had in previous version.

* _Proofreading chapters_: No significant change has been made – only corrections to typo, grammar, and spelling mistakes or providing better explanations.

1. Changes due to adoption of EURO

As of 2023-01-01 (hereinafter: T0), Croatia will adopt EUR as a new national currency and therefore, the current HRK currency will be discontinued. This process should be seamless for all TPPs, but we bring a short overview of facts and other relevant information along with some Frequently Asked Questions.

GENERAL INTRO: During the process of adopting EUR and replacing HRK currency, there is a general rule that will apply to the bank accounts open and held in HPB. All accounts that have HRK as a currency will be closed and will not be accessible. In that process, if a client has an account in EUR currency, it will become a new default national currency account, and if he/she does not have any, the new account in EUR currency will be open. It is important to know that IBAN will remain the same.

NOTE: According to national Law on EURO, ASPSP-s are given the option to have their APIs unavailable (totally down) for the last 2 days of the current year. We don't expect our API and system to be unavailable for this long time – but there will be some downtimes, especially on 2022-12-31. In case any of your requests fail during these 2 days, please have this information in mind.

ABBREVIATION USED IN TEXT:

T0 = Date of 2023-01-01 (as first day of EURO currency in Croatia)

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2. SANDBOX ENVIRONMENT

2.1. Intro

Sandbox environment will undergo activities as following:

- o Application will be upgraded to use EUR instead of HRK currency.
- o All TPP data (resources only) will be deleted. Registration data will remain.
- o This upgrade will happen during the last 2 days of the current year.
- o During that period, TPPs are advised not to use the Sandbox environment in order to avoid any issued that might happen during the 2-day maintenance with certain downtimes.

2.2. General FAQs

1. **Q: Are there any actions TPPs should do on their Sandbox profile?**
   A: No, but TPPs should be aware that their resources created on Sandbox environment (consents and payments) will be permanently deleted on T0 during the upgrade.

3. PRODUCTION ENVIRONMENT

3.1. Intro

I. **Account Information Service (AIS)**

- o For TPPs that use consent (AISP), there are some changes. Any consent that contains account with HRK currency, will be affected because HRK account will be closed, and new account will be open with EUR currency (IBAN remains the same). Consequently, for AIS consents, there can be 2 scenarios. First one: If you have only one account included in the consent and it is account with HRK currency, (for example: HR4623900031070000029 in HRK), that account will be closed and will not be accessible via API from T0, and therefore your consent will be valid, but will not be functional, since it has no active account within. Second one: If your consent contains any other IBAN account that is not in HRK, that account will remain within the consent and will be functional. There will be change in accounts that have EUR currency -> in a way that suffix "EUR" will be removed from IBAN variable and from account *resourceId* variable. This change will be visible in the „GET /v1/accounts" response body. Also, there will be no changes in accessing transactions executed in HRK (before 2023-01-01) using the account "resourceId" from the new EUR account, but note that access to transactions made before T0 will be allowed only until 2024-01-01, according to national Law.

II. **Payment Initiation Service (PIS)**

- o For TPPs that use payments (PISP), there are some changes. All payment products and payment services remain active on the already existing endpoints, with a limitation that TPPs should use EUR as currency instead of HRK for payments with execution date in 2023 (for payments that would usually be performed in HRK before T0). If you have an app/interface that offers HRK as a currency, please make the necessary upgrades to keep your payments being executed after 2023-01-01. Payments in HRK with an execution date in 2023 will not be accepted.

3.2. General FAQs

1. **Q: Are there any changes that TPPs must follow to be compliant with EURO adoption?**
   A: Adapting EURO as a new Croatian currency affects all market participants – banks, clients and TPPs. When it comes to TPPs, there might be some minor changes that should be done. Since every TPP has its own flows and procedures during the implementation with HPB, please revise your business model and check if any changes should be done on your side. For example, if your app used by PSU has menu with currencies, make sure there is no HRK offered as an option after 2023-01-01.

3.3. FAQs related to AIS

1. **Q: What will happen to AIS consents that are created and successfully authorized before T0?**
   A: There are no any changes in the status of the consent. Valid consents will remain valid until the expiration date. But account included in the consent might be affected by the process of adopting EURO as a currency, according to the examples provided in this document.

2. **Q: What will happen to AIS consents that are created but not authorized before T0?**
   A: These consents will be set to "failed" status. This will prevent issues that might happen during the system downtime but also prevent any data mismatches that might occur during bank's general system upgrades during transition to T0.

3. **Q: Will there be any changes in API response body for AIS service?**
   A: There will be no technical changes in response body for any of the AIS service endpoint. Only change will occur to the values of "iban" and "resourceId" – for HRK and EUR accounts only.

4. **Q: What will happen to all valid (authorized and non-expired) consents?**
   A: First of all, it is important to know that all accounts that exist in HRK currency will be closed on T0 and new account in EUR currency will be open (IBAN remains the same). Any consent that contains HRK or EUR account currency will be affected, as following:
   Scenario 1. If you have only one account included and it is account with HRK currency, (*for example: HR4623900031070000029 in HRK*), the account will be closed and will not exist anymore, and therefore your consent will not be functional since it has no active account within.
   Scenario 2: If you, for example, have two accounts included and they are in HRK and EUR currency, (eg.*: HR4623900031070000029 in HRK and HR4623900031070000028EUR in EUR*), HRK account will be closed and will not exist anymore. Account in EUR will remain within the consent, but will have changed values for "iban" and "resourceId" variables. This change will be visible in the „GET /v1/accounts" response body.
   EXAMPLES:
   HR4623900031070000029 in HRK currency -> Closed account, cannot be accessed anymore
   HR4623900031070000028EUR in EUR currency -> Remains functional with changed properties. This change will be visible in the „GET /v1/accounts" response body.

   Note: Accounts in any other currency, eg. HR4623900031070000028 will not be affected at all.

5. **Q: What change will happen to account balances?**
   A: All accounts that have HRK currency will undergo an automatic closure, and the amount from the HRK account will be converted from HRK to EUR value using a fixed conversion rate defined by Law: 1 EUR = 7.53450 HRK. New amount in EUR will be debited on the new EUR account.

6. **Q: What change will happen to account transactions?**
   A: There will be no changes for getting transaction list or transaction details. All transaction executed before T0 will have amount in HRK, and all transactions executed after T0 will have amounts in EUR.

7. **Q: Are there any specifics for accessing transactions from the period before T0, after T0?**
   A: There are no any technical changes in the process after T0. TPPs have to use valid consent and the account resourceId of the new EUR account for accessing all transaction data – including those from the period before T0. TPPs should be aware that list of transactions list might have HRK or

EUR currencies assigned (for example: if TPP requests a list of transactions before and after T0 in one request, the ones executed before T0 will have HRK as currency, and the ones executed after T0 will have EUR as currency).

3.4. FAQs related to PIS

1. **Q: Will there be any automatic conversions of payments?**
   A: No. Since all transactions with HRK currency must be executed before T0, and since no payments can be scheduled in HRK with execution date after T0, there will be no conversions of payments. If your transaction is in HRK, it must be executed before T0 (depending on bank holidays and cut-off-time), and all transactions after T0 must be requested and executed in EUR only.

2. **Q: Will payments executed before T0 now be shown in EUR value?**
   A: No. All payments from the past will keep its original values including amount and currency.

3. **Q: Will period of dual circulation, as defined by Law, be available on API as well?**
   A: No. Dual circulation period is available only for cash payments. All electronic payments after T0 must be executed in EUR.

4. **Q: Will the bank accept initiation of future-dated payments in HRK, created and authorized before T0, but with execution date after T0?**
   A: No. Bank will not accept any payments that have HRK currency and execution date after T0. They will be rejected upon creation with an appropriate *tppMessage*.

4. QUESTIONS AND SUPPORT

Email: psd2.support@hpb.hr (*Support in Croatian and English.)*

Useful links & Related documents:

HPB PSD2 dedicated webpage: https://www.hpb.hr/hr/psd2-hpb-open-api-portal/318

HPB PSD2 API docs: https://api.openbanking.hpb.hr