

Česká spořitelna: API handbook

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Introduction

Thank you for choosing API of Česká spořitelna. The following text will give you some highlights as to how you can work with our API.

Česká spořitelna (Bank) has developed API not only for those who have the appropriate licence from the Czech National Bank (CNB) but also for those who wish to use its API as another way to access their own bank accounts.

If you wish to find out more information about API and its usage, don't hesitate to contact us through the following email address: api@csas.cz.

How to connect to API of Česká spořitelna

Before you take the necessary steps to connect to our API you should explore the world of [ČS API](#) and then contact ČS API team on the following email api@csas.cz.

After that you will need to do the following necessary steps:

1. [Register](#) on the Erste Developer Portal (EDP)
 1. [Create an application](#) and choose API from Česká spořitelna
 2. [Generate test API key](#) on Sandbox (test environment)
 3. Develop and test the application using Sandbox
2. Ask for production access for your application
 1. You are our Client
 1. We will allow you to generate production keys for your application
 2. You are not yet our Client
 1. We will need to sign with you a document called Developer Agreement where the rules and guidelines for working with our API are stated
 2. After signing this document we will allow you to generate production keys for your application

Allowing application into the production phase

In order to allow your application into production phase (i.e. to connect your application to real non-testing data) we need to go over a few steps which could differ based on what API you wish to connect to and to what purpose. ČS API team will discuss with you the exact way to connect to your desired API and will guide you through the entire process.

These are the three main reasons to connect to our API:

- I wish to use API for myself
- I wish to use API for my customers and other third parties
- I wish to connect to publicly available information from your bank via API

In every above-mentioned case it is necessary for you to register your application within the [Erste Developer Portal](#) and from there to ask for permission for your application to be allowed into production phase.

For more detailed description of our API please visit the Erste Developer Portal.

Who we connect to our API

We offer our API to a wide range of customers for a variety of purposes. That is why we define two basic categories into which we divide our Clients.

Third Party Providers

Third Party Providers (TPP) wish to allow their clients access to their bank accounts within the Bank via TPP application. This access can allow e.g. downloading transaction history, indirect payment initiation or online identity verification.

Access to our API in the TPP form usually requires the Third Party Provider to be in possession of a valid PSD2 licence from their national regulating authority (in case of a Czech TPP it is the CNB). If the Third Party Provider does not have such licence, access to bank accounts of third parties is dependent on a contractual relationship with the Bank (but does not automatically guarantee such access).

Final API Consumers

Final API Consumers (FAC) would like to access their own bank accounts within the Bank via their FAC application.

This access can allow e.g. downloading transaction history and / or indirect payment initiation. It also allows connection to some of the publicly available information from the Bank, such as the location of the bank's branches, access to Mortgage and Exchange rates calculator on the bank's website, etc.

Who we cannot connect to our API

Sometimes it is not possible to connect a Client to our API. That happens when the Client wishes to access bank accounts of third parties (as a Third Party Provider)

without valid PSD2 licence and either party (the Bank or the Client) refused to enter into contractual relationship.

Connection could also be hindered if the legal reasons are met, such as suspicion of unauthorized or fraudulent use of payment means or security features of the Client (all legal reasons are listed in the Czech Payment System Act no. 370/2017 Sb.).

Developer's information

API Documentation

Access to the **API documentation**. Upon your Registration and internal approval by the Bank, the Bank will grant you remote access to the API documentation. This API documentation may contain technical information about the API.

You shall obtain data about Developer's testing environment of API and Developer's live access environment of API after completion of Internal approval process. API documentation contains Confidential Information and you are allowed to use this API documentation solely in the extent necessary for testing and creating your Application.

Hosted Services Systems. API documentation and API tools may be accessed via hosted services systems of a third party available on demand. If you have obtained access to these hosted services from the Bank, you undertake to comply with the obligations set for the use of these third party hosted services and you will be liable for the breach of these obligations.

The Developer's Testing Environment

Test Account. Simultaneously with obtaining access to the API Documentation, you will obtain access to our Sandbox which supports to 10 test accounts (i.e. accounts of virtual Users or Clients) for testing purposes. These accounts have to be created manually and not via any automated means, such as scripts to be fully supported. It is also necessary that you clearly identify these accounts as „test accounts“ in the applicable account profile. In regards of nature of these account they should never be used to interact with live access accounts.

Access. As a Developer, you may test your Applications in the Developer's API testing environment: System test via your test accounts. For proper testing condition we shall provide you with anonymous, non-live data and we ask you to use additional data only if they are also anonymous and non-live.

You may not create any fake profiles or accounts of legal persons (besides your own) or natural persons.

Usage. The purpose of the System test is to reproduce the same conditions of a live API which contains real banking data so that the transition to a live access environment is easy. Although, it needs to be stressed that all data, accounts and transactions made in the System test are not real data.

You undertake not to modify or otherwise corrupt the security or functionality of the System test.

Rights of the Bank. Bank may change, suspend, or discontinue any aspect of the Sandbox/System test, at any time. Bank may release subsequent versions of Sandbox/System test and you may be required to use those subsequent versions. Bank may also impose limits on certain features and services or restrict your access to parts of the Sandbox/System test without notice or liability. You agree that Bank will not be liable to you or any third party for any modification or cessation of the Sandbox/System test.

Notice of change. Bank may announce the change of Sandbox/System test on the Site and/or send an email to you with notices of any changes of Sandbox/System test. Bank is, however, not obliged to announce you or notify you of any change made to Sandbox/System test.

Developer's Live Access Environment

Live Access. Through the live access API, the User may access (via your Application) the Content and, upon Client's Authentication, the Client may access Accessible Client's data. Live access API uses a different set of API Credentials than Testing Environment API. In order to make authorized API Calls with access to Client's data, the Client must (via the registered Application) first obtain a Token for Application.

Access to API. In order to enable the Client to use and access the API via the Application, you have to have your Application registered by the Bank. During the registration process and at any time afterwards, the Bank may verify the compliance of the Application (including any updates and new versions) with the Bank's security standards, with this Agreement and with other rules of the Bank; for the purposes of such verification, the Bank may ask you to provide the source code of your Applications (including any updates and new versions). If you do not provide the Bank with access to the source code, the Bank will assess compliance based on the information provided and available to us, which may affect the outcome of such assessment. Bank is allowed to approve or deny / withdraw the registration of the Application (including any updates and new versions) upon its discretion and you are not entitled to claim any

costs in case of denial. Upon the successful registration of the Application, you will obtain API Credentials, which are necessary for the API Calls to the live access API. The Application shall use the Credentials as its only means of accessing the API.

Access to Content. The Content may be accessed and displayed by the User only via registered Application.

Access to Client's data. Accessible Client's data may be accessed by and displayed to the Client via the registered Application only after Authentication. Each Client must authenticate the Application to access Client's data by a Token.

In reference to Article 36 (5) (b) of Commission Delegated Regulation (EU) no. 2018/278 you acknowledge that your Application should not access Client's data no more than four times in a 24-hour period, unless a higher frequency is agreed with the Client or the request is done actively by the Client.[1] [2] [3] [4]

Rights of Bank. Bank may change, suspend, or discontinue any aspect of the API, at any time. Bank may release subsequent versions of API and you may be required to use those subsequent versions. The Bank may also impose limits on certain features and services or restrict your access to parts of the API or the Site without any liability. You agree that the Bank will not be liable to you or any third party for any modification or cessation of the API.

Notice of change. Bank may announce the change of API on the Site and/or send an email to you with notices of any changes of API. Bank is, however, not obliged to announce you or notify you of any change made to API.

Definitions

For the purpose purpose of this document, capitalized terms shall have the meanings set forth below:

API is a web application programming interface made available to registered Developers. The API offers you the ability to develop your Applications that can access the Content or Client's data.

API Call is a request made by the User via the Application to an API.

API documentation means any API related documentation made particularly available by the Bank. API documentation may be made available also through hosted services systems of a third party.

API tools means the API, API documentation and all other set of tools and information regarding API made available to you by the Bank or through hosted services systems of a third party that allows you to develop your Applications.

Application means the software application, website, or product you create or a service you offer or other interface that you develop, own or operate, to interact with the API.

Authentication means authentication of the Client via the Application to verify the authorization to access to Client's data or perform certain functionalities. Authentication is granted by the Client via a Token.

Bank in this case means solely Česká spořitelna, a.s.

Bank group means the group of companies having their registered seat in the Czech Republic and listed at <http://www.csas.cz/banka/nav/o-nas/clenove-skupiny-banky-d00014320> under "Banka - Česká spořitelna, a. s."

Client means the User that entered into a contract for provision of services with the Bank, any member company of the Bank group, or other person considered by the law to be the client of the Bank or of any of the companies belonging to the Bank's group.

Client's data means any data about the Client (including Client's financial data and Client's Personal data) processed by the Bank.

Content means any publicly available data or content from our Site or data that we make accessible for the use by your Application via the API, excluding Client's data and User's data. Content does not include in particular any API documentation and information that you obtain independently on the Bank or the API.

Credentials means the necessary security keys, secrets, Tokens, passwords, and other credentials to access the APIs, the Content, or Accessible Client's data. Some Credentials may be provided by Bank once you are registered as a Developer on the Site and approved by us or once the Application has been registered by the Bank, other Credentials may be provided by Clients. The Credentials are provided for testing and/or live access. The Credentials enable us to associate API activity of the Application with the Client, you and authorized use of the Content and Client's data.

Final API Consumer (FAC) is a corporate / retail client or non-client who wishes to connect to our API in order to access their own bank accounts within the Bank and or publicly available information made available by the Bank.

Internal approval will be managed and performed by the Bank after completing Registration and sending particular documents (if necessary) to the mailbox api@csas.cz.

Personal data shall mean any information relating to an identified or identifiable data subject. A data subject shall be considered identified or identifiable if it is possible to identify the data subject directly or indirectly in particular on the basis of a number, code or one or more factors specific to his/her physical, physiological, physical, economic, cultural or social identity.

Registration means creation of a Developer's account by providing basic contact details (including your name, company name and registration number, location, email address, company URL and phone number.) and sending to the Bank (to an email address: api@csas.cz), if requested, a scanned copy of the extract from the criminal records, not more than 3 months old, relating to your company (if you are a company / representing a company) or relating to you as an individual (if you are a natural person) as well as deliver these documents physically to the bank.

Site means our developer's page developers.erstegroup.com and any other websites operated by the Bank.

Third Party Provider (TPP) is a corporate client / non client who wishes to allow their clients access to their bank accounts within České spořitelna via TPP application. TPP therefore in most cases can have access to e.g. transaction history of its clients.

Tokens are Credentials used for verification that the Client may access the Client's data via the Application. Tokens are used in combination with sign-in login.

User means end-User of your Application. The Term User includes the term Client.

User's data means data acquired by you in connection with download, installation and use of Application by the User. The term User's data does not include the term Client's data.