

Callback API

Slovenská sporiteľňa, a.s.

What is the purpose of Callback API?

- With this service, clients (account owners) get online notifications of transactions on their account.
- In particular, the service has been designed for notification of credited instant transfers from other banks or intra-bank transfers.
- If necessary, it is possible to set up notification of other types of account transactions (both credit and debit ones).

How does the service work?

- The client (account owner, e-shop operator, merchant providing web services) creates REST online API service. Slovenská sporiteľňa then calls it at the moment a transaction appears on the merchant's account that meets the criteria entered by the merchant when setting up the service.
- The request by Slovenská sporiteľňa delivers to the client's system via client's API the complete information about the transaction (account, sender's account, amount, payment symbols, sender's account name, message for the recipient).
- The client's system is then able to process this transaction in real time and respond to the credited payment by expediting the goods, making a service available online, topping up a player's account etc.
- The service parameters are set by the client (i.e. account owner) directly in Business24. The transactions can be filtered, for instance by type (debit or credit), amount (from-to) or by transaction groups or subgroups.

Service Terms and Conditions

Product conditions

- The client must have an account opened with Slovenská sporiteľňa and Business24 service activated.
- Callback API service must be contracted (in the annex to Business24 contract).
- Client - account owner must specify a Business24 user who shall be entitled to set the definition of Callback API interface.

Technical conditions

- The Client must have available a valid SSL certificate to secure the communication between the Bank and the Client (to establish a 2-way SSL connection, the Client shall download an SSL certificate once a year via Business 24).
- Issued API interface on the Client's side identified by DNS name + port (not IP address).
- We recommend having **Databanking** service activated alongside the Callback API service. It is ideal for:

- automated retrieval of information about other account transactions via bank API, which transactions do not have to be notified online
 - downloading missing transactions in the event of short-term unavailability of merchant's API or for verification of received transactions via Callback API (for instance, at the end of a day or several times a day)
 - initiation of transactions in the client's system via bank API, for more information please see <https://www.slsp.sk/sk/biznis/elektronicke-bankovnictvo/databanking>
- If the API call to the client was unsuccessful (for example, due to the client's API being unavailable), the bank shall not call again

Service fee

5 € per 1 000 account transaction notifications

Callback API service activation in six steps

1.

Contracted Business24 service and Callback API

2.

Setting of authorizations on the bank's side as per contract

3.

Creating of API interface on the client's side

4.

Interface definition of B24 (client), parameters:

- name
- URL address of issued API interface
- email address for sending notifications (for instance, on expired certificates of the merchant or bank, loading of new bank certificates and the like)
- list of certificates - maximum 4 certificates may be simultaneously loaded per one setting (one interface)
- list of accounts to have transactions monitored (only accounts within the given client context)
- transaction filter:
 - transaction type credit/debit/both
 - list of transaction groups and subgroups
 - transacted amount from-to (in the currency, in which the account is held)

Interface setting limitations:

- The number of individual services settings is not limited. The client may define any number of interfaces
- It is possible to have 4 concurrent client certificates per single API setting.
- Once the merchant defines the interface, this interface is „in process“ state.

5.

Client downloads the bank SSL certificate from Business24 and loads it to the client's environment

6.

Approval of the interface by the bank – the interface is in „**active**“ state

API interface definition screen in Business24

- after logging in to Business24 – Administration menu – Callback API tile

[illegible]

Callback API request elements derive from Get Account Transactions response databanking service (<https://slspdatabanking.docs.apiary.io/#reference/account-services/account-transaction/get-account-transactions>)

Sample Request Body for “non-cash deposit” on the account

```
{
  "transactionId": "TRN15300071296",
  "entryReference": "1697183702",
  "endToEndId": "/VS789/SS00000006/KS0308",
  "bookingDate": "2023-10-13",
  "valueDate": "2023-10-13",
  "transactionAmount": {
    "currency": "EUR",
    "amount": "2.2"
  },
  "originalAmount": {
    "currency": "EUR",
    "amount": "2.2"
  },
  "creditorName": "Drevoplech s.r.o",
  "creditorAccount": {
    "iban": "SK1809000000000xxxxxxxxxx"
  },
  "debtorName": "Maria Platitelka",
  "debtorAccount": {
    "iban": "SK77020000000xxxxxxxxxxxxx"
  },
  "remittanceInformationUnstructured": "Test Bezhotovost Incoming Callback",
  "bankTransactionCode": "PMNT-RCDT-ESCT",
  "bankTransactionDescriptionSk": "Bezhotovostný vklad"
}
```