# FAQ - Frequently Asked Questions

## Santander Sandbox and Santander PSD2 API

### Index::

## 1. How can I test the Santander PSD2 API?

The **Santander Sandbox** is the dedicated place for testing your application. It contains structured test scenarios for any use case of the Santander PSD2 API. You can use any REST capable client like POSTMAN for execution. To get a response the request has to match to specific input parameters like IBAN, consent-ID, transaction-ID, etc. If the Sandbox gets a not expected request, it will return a correlating error message.

The documentation of test scenarios is available in the document "API Test Data" and can be downloaded in the Santander API Market: https://www.santander.de/privatkunden/specials/api-market/

## 2. How to access the Santander Sandbox?

To access the Santander Sandbox it is **mandatory to use** our **Santander Sandbox eIDAS test certificate.** It is strictly necessary to use exactly this certificate, all other test or productive certificates are not accepted. The equivalent Client ID for the Sandbox eIDAS test certificate is: **PSDDE-SANDBOX-0006**

The technical process to access the Santander Sandbox is close similar to the productive environment. All relevant URLs and endpoints are summarized in the document "Quick Access Guide to get access to the Santander PSD2 Open API Sandbox and the productive environment".

The certificates and all documents can be downloaded in the Santander API Market: https://www.santander.de/privatkunden/specials/api-market/

## 3. How to get the Santander Sandbox eIDAS certificate?

The access to the Santander Sandbox is only possible by using our eIDAS test certificate, which is available for download in the Santander API Market.

The kind of this certificate is **QWAC**, which is the only kind of supported certificate for the production and the Sandbox environment.

The certificates and all documents can be downloaded in the Santander API Market: https://www.santander.de/privatkunden/specials/api-market/

4. What is the equivalent Client ID for the Sandbox eIDAS test certificate?

The equivalent Client ID for the Sandbox eIDAS test certificate is:

**PSDDE-SANDBOX-0006**


5. Which kind of SCA (Strong Customer Authentication) Approach is supported by the Santander API?

The supported methods are **REDIRECT, EMBEDDED and DECOUPLED SCA Approach**.


6. What are the supported second factor "SCA" methods?

In the Production environment, the possible solutions for SCA are **mobileTAN** (normal SMS), and **SantanderSign**- a signature app which has to be installed on the PSUs (Payment Service User) mobile device. SantanderSign is available for Android and IOS operating systems. Following the Redirect SCA Approach the PSU accesses the "API Landing Page" by using his normal Online Banking credentials and confirms the given request with his preferred second factor method.


7. What are the PSU credentials for the Santander Sandbox?

The default PSU credentials for the Santander Sandbox are:

**User**: open
**Password**: banking
**mobileTAN**: 123456


8. Is it possible to customize the test data for my needs?

Santander does not support custom test data in this version of the Santander Sandbox.


9. What to do if I have problems by using the Sandbox?

If you have problems with the Santander Sandbox, please contact us under the menu item services or via eMail: xs2a-support@santander.de. Please describe the problem

as precisely as possible (e.g. registered e-mail address) so that we can solve them as quickly as possible.

## 10. Where to place a feature request?

Please use our contact form to place easily your feature request.

## 11. How to get access to the productive environment?

After having finished your Sandbox testing it is time for moving to the productive environment. We have described the required steps in the "Quick Access Guide" document, which is available for download in the Santander API Market Place:

https://www.santander.de/privatkunden/specials/api-market/

## 12. Is the Santander PSD2 API compliant with the Berlin Group standard?

The Santander PSD2 API is fully compliant with the obligations according to the PSD2 regulation from the European Commission, to the Regulatory Technical Standards and as well as all published opinions from the European Banking Authority. Technical baseline for the Santander PSD2 API is the Berlin Group specification as long as this is applicable for Santander products and services. Please remember that that Berlin Group is a technical framework to standardize open banking services. This framework is in ongoing development and the obligations from the PSD2 are only included as part of this framework.

## 13. Are there deviations from the Berlin Group standard / specifications in the Santander PSD2 API?

**Additional information in the /accounts/…/transactions endpoint:**

The response of GET `/accounts/{account-id}/transactions` may contain the additional parameter "paymentReference" which is not defined in the Berlin Group specification. This parameter is only required for additional services and has no functional aspect in the PSD2 context.

**SEPA Instant Payments:**

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SEPA Instant Payments are the new normal. For details, please see the "Quick Access Guide" document.

All documents can be downloaded in the Santander API Market: https://www.santander.de/privatkunden/specials/api-market/

**Periodic payments (standing orders):**

For the individual treatment of standing orders, please review the "Quick Access Guide" document.

All documents can be downloaded in the Santander API Market: https://www.santander.de/privatkunden/specials/api-market/

## 14. Is the usage of the Santander API charged?

The Santander API environment is free of charge for any mandatory PSD2 services and including all information Santander is obliged to provide. Charges for additional services or value added information for existing services will be available in the near time future.

## 15. What kind of accounts does Santander API serve?

The current scope of the Santander PSD2 API focuses exclusively on payments accounts regulated by the PSD2.

## 16. What about SEPA Instant Payments?

Santander made SEPA Instant Payments already the "new normal". For details, please see the equivalent paragraph in the "Quick Access Guide" document.

All documents can be downloaded in the Santander API Market: https://www.santander.de/privatkunden/specials/api-market/