LLOYDS BANKING GROUP

OPEN BANKING

STANDARD ERROR SCENARIOS

Contents

1 AISP SCENARIOS

Scenario	Expected ASPSP Response	Expected TPP Action
TPP attempts to access a resource for which the access has been revoked at the ASPSP. (Sub-scenario: Access token not revoked; consent has been changed to Rejected/Expired by ASPSP.)	Http Status: 403 Error Code: UK.OBIE.Resource.InvalidConsentStatus Error Type: AuthoriseConsent	Create a new consent using a POST operation. Take the PSU through an authentication journey.
TPP attempts to access a resource using an access token that has expired. (Sub-scenario: The underlying consent has expired.)	Http Status: 403 Error Code: UK.OBIE.Resource.InvalidConsentStatus Error Type: AuthoriseConsent	Create a new consent using a POST operation. Take the PSU through an authentication journey.
TPP attempts to access a resource using an access token outside of the SCA period. The underlying consent has not expired Typically this applies to AIS resources that do not benefit from RTS Article 10.	Http Status: 403 Error Code: UK.OBIE.Reauthenticate Error Type: Reauthenticate	Take the user through a re-authentication journey using the existing consent.

TPP attempts to access a resource related to an account that is closed. This also applies in situations where the account holder that has wound up, is under receivership, is deceased or if the account has been switched over to another bank.	Http Status: 403 Error Code: UK.OBIE.Resource.NotFound Error Type: AccountPermanentlyUnavailable	Do not attempt to request information for this account again. Take the user through a re-consent journey to remove this account from the consent.
TPP attempts to re-auth a consent where one or more account has got closed. This also applies in situations where the account holder that has wound up, is under receivership, is deceased or if the account has been switched over to another bank.	Error message returned in redirect URL: One or more accounts are closed or suspended. Please re-consent for eligible accounts Error Type: AuthoriseConsent	Do not attempt to re-auth this consent again. Take the user through a re-consent journey to remove the closed account(s) from the consent.
/account-access-consent **TPP attempts to pass invalid or no permissions in request body.**	Http Status: 400 Error Code: UK.OBIE.Field.Invalid Error Type: AuthoriseConsent	Refer to OBIE specs. Take the PSU through the consent journey with valid permissions.
TPP attempts to access an endpoint for which permission had not been provided when the consent was created.	Http Status: 403 Error Code: UK.OBIE.Resource.ConsentMismatch Error Type: AuthoriseConsent	Do not attempt to request information for this endpoint again. Take the user through a re-consent journey to add the permission if required.

/account-access-consent **TPP sends a past date in ExpirationDateTime field.**	Http Status: 400 Error Code: UK.OBIE.Field.InvalidDate Error Type: AuthoriseConsent	Take the PSU through the consent journey with a valid future ExpirationDateTime.
TPP attempts to access an endpoint with an incorrect AccountID.	Http Status: 400 Error Code: UK.OBIE.Field.Invalid ErrorType: RequestWithValidDetails	Do not attempt to request information for this accountID again. Try again with a valid AccountID.
/balances **Commercial scenario: TPP attempts to access balances for a commercial PSU who has created the consent but does not have sufficient entitlement (as a part of his/her role) to access the information.**	Http Status: 403 Error Code: UK.OBIE.Field.Unexpected Error Type: AuthoriseConsent	Inform the PSU that they don't have sufficient entitlement to access the information. Take the PSU through a re-consent journey after the PSU confirms that sufficient entitlements have been given to them.
/transactions **TPP requests for transactions with one of the following date related issues:** • FromBookingDateTime greater than ToBookingDateTime • Invalid date formats • Invalid date range (for example future dates)	Http Status: 400 Error Code: UK.OBIE.Field.InvalidDate ErrorType: RequestWithValidDetails	Send the request with valid dates.

/transactions **TPP requests for transactions outside the consented date range.**	Http Status: 403 Error Code: UK.OBIE.Field.InvalidDate ErrorType: RequestWithValidDetails	Do not attempt to request information for this daterage again. Request for transactions within the consented date range. Take the user through a re-auth journey to extend or modify the date range.
ASPSP downstream services or server is down.	Http Status: 500 Error Code: UK.OBIE.UnexpectedError ErrorType: RetryLater	Try again after some time.

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Scenario	Expected ASPSP Response	Expected TPP Action
TPP attempts to access a resource using an access token that has expired. (Sub-scenario: The underlying consent has not expired.)	Http Status: 401 Error Code: Token expired Error Type: Reauthenticate	If the TPP has a valid refresh token, use the refresh token to get a new access token If the refresh token has expired as well, take the user through a re-auth
TPP attempts to access a resource using an access token that has expired. (Sub-scenario: The underlying consent has expired.)	Http Status: 403 Error Code: UK.OBIE.Resource.InvalidConsentStatus Error Type: AuthoriseConsent	Create a new consent using a POST operation. Take the PSU through an authentication journey.
TPP attempts to access a resource related to an account that is closed. This also applies in situations where the account holder that has wound up, is under receivership, is deceased or if the account has been switched over to another bank.	Http Status: 403 Error Code: UK.OBIE.Resource.NotFound Error Type: AccountPermanentlyUnavailable	Do not attempt to request information for this account again. Take the user through a re-consent journey to remove this account from the consent.

TPP attemts to re-auth a consent where one or more account has got closed. This also applies in situations where the account holder that has wound up, is under receivership, is deceased or if the account has been switched over to another bank.	Error message returned in redirect URL: One or more accounts are closed or suspended. Please re-consent for eligible accounts Error Type: AuthoriseConsent	Do not attempt to re-auth this consent again. Take the user through a re-consent journey to remove the closed account(s) from the consent.
/funds-confirmation-consents **TPP sends a past date in ExpirationDateTime field.**	Http Status: 400 Error Code: UK.OBIE.Field.InvalidDate Error Type: AuthoriseConsent	Take the PSU through the consent journey with a valid future ExpirationDateTime.
/funds-confirmation-consents **TPP sends an invalid SchemeName in the consents creation request.**	Http Status: 400 Error Code: UK.OBIE.Field.Invalid Error Type: AuthoriseConsent	Try again with a valid SchemeName as per OBIE specs.
/funds-confirmation-consents **TPP attempts to access the endpoint with an invalid value in the Identification field** i.e. validation fails.	Http Status: 400 Error Code: UK.OBIE.Field.Invalid Error Type: AuthoriseConsent	Take the PSU through the consent journey with a valid value in Identification field.
/funds-confirmation-consents **TPP attempts to access the endpoint with an invalid value in the Name field** i.e. validation fails.	Http Status: 400 Error Code: UK.OBIE.Field.Invalid Error Type: AuthoriseConsent	Take the PSU through the consent journey with a valid value in Name field.

	Http Status: 403 Error Code: UK.OBIE.Resource.ConsentMismatch ErrorType: RequestWithValidDetails	Do not attempt to request information for this ConsentID again. Try again with a valid ConsentId.
/funds-confirmation **TPP attempts to access the endpoint with an incorrect ConsentId.**		
/funds-confirmation **TPP attempts to access the endpoint with an invalid format of ConsentId.**	Http Status: 400 Error Code: UK.OBIE.Field.Invalid ErrorType: RequestWithValidDetails	Do not attempt to request information for this ConsentID again. Try again with a valid ConsentId.
/funds-confirmation **TPP attempts to access the endpoint with an invalid value in the Amount field i.e. validation fails.**	Http Status: 400 Error Code: UK.OBIE.Field.Invalid ErrorType: RequestWithValidDetails	Do not attempt to request information with this format for Amount again. Try again with a valid Amount.
/funds-confirmation **TPP attempts to access the endpoint with an invalid value in the Currency field** • validation fails • Currency is different from the account Currency	Http Status: 400 Error Code: UK.OBIE.Field.Invalid ErrorType: RequestWithValidDetails	Do not attempt to request information with this format for Currency again. Try again with a valid Currency.
ASPSP downsteam services or server is down.	Http Status: 500 Error Code: UK.OBIE.UnexpectedError ErrorType: RetryLater	Try again after some time.

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