

LLOYDS  
BANKING  
GROUP



**LLOYDS BANKING GROUP  
OPEN BANKING  
STANDARD ERROR SCENARIOS**

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## 1 AISP SCENARIOS

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TPP attempts to access a resource for which the access has been revoked at the ASPSP.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

<p><b>TPP attempts to re-auth a consent where one or more account has got closed.</b></p> <p>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.</p>	<p>Error message returned in redirect URL:</p> <p>One or more accounts are closed or suspended. Please re-consent for eligible accounts</p> <p>Error Type: AuthoriseConsent</p>	<p>Do not attempt to re-auth this consent again.</p> <p>Take the user through a re-consent journey to remove the closed account(s) from the consent.</p>
<p><b>TPP attempts to access an endpoint for which permission had not been provided when the consent was created.</b></p>	<p>Http Status: 403</p> <p>Error Code: UK.OBIE.Resource.ConsentMismatch</p> <p>Error Type: AuthoriseConsent</p>	<p>Do not attempt to request information for this endpoint again.</p> <p>Take the user through a re-consent journey to add the permission if required.</p>
<p><b>TPP attempts to access an endpoint with an incorrect AccountID.</b></p>	<p>Http Status: 400</p> <p>Error Code: UK.OBIE.Field.Invalid</p> <p>ErrorType: RequestWithValidDetails</p>	<p>Do not attempt to request information for this accountID again.</p> <p>Try again with a valid AccountID.</p>
<p><b>Endpoint specific scenarios</b></p>		
<p>/account-access-consents</p> <p><b>TPP attempts to pass invalid or no permissions in request body.</b></p>	<p>Http Status: 400</p> <p>Error Code: UK.OBIE.Field.Invalid</p> <p>Error Type: AuthoriseConsent</p>	<p>Refer to OBIE specs.</p> <p>Take the PSU through the consent journey with valid permissions.</p>

<p>/account-access-consents</p> <p><b>TPP sends the request with one of the following date related issues:</b></p> <ul style="list-style-type: none"> <li>• past date in ExpirationDateTime field</li> <li>• TransactionFromDateTime greater than the TransactionToDateTime</li> <li>• Invalid date formats for ExpirationDateTime, TransactionFromDateTime and/or TransactionToDateTime</li> </ul>	<p>Http Status: 400</p> <p>Error Code: UK.OBIE.Field.InvalidDate</p> <p>ErrorType: AuthoriseConsent</p>	<p>Take the PSU through the consent journey with a valid dates.</p>
<p>/transactions</p> <p><b>TPP requests for transactions with one of the following date related issues:</b></p> <ul style="list-style-type: none"> <li>• FromBookingDateTime greater than ToBookingDateTime</li> <li>• Invalid date formats</li> <li>• Invalid date range (for example future dates)</li> </ul>	<p>Http Status: 400</p> <p>Error Code: UK.OBIE.Field.InvalidDate</p> <p>ErrorType: RequestWithValidDetails</p>	<p>Send the request with valid dates.</p>
<p>/transactions</p> <p><b>TPP requests for transactions outside the consented date range.</b></p>	<p>Http Status: 403</p> <p>Error Code: UK.OBIE.Field.InvalidDate</p> <p>ErrorType: RequestWithValidDetails</p>	<p>Do not attempt to request information for this daterange again.</p> <p>Request for transactions within the consented date range.</p> <p>Take the user through a re-auth journey to extend or modify the date range.</p>
<p>/balances</p> <p><b>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.</b></p>	<p>Http Status: 403</p> <p>Error Code: UK.OBIE.Field.Unexpected</p> <p>Error Type: AuthoriseConsent</p>	<p>Inform the PSU that they don't have sufficient entitlement to access the information.</p> <p>Take the PSU through a re-consent journey after the PSU confirms that sufficient entitlements have been given to them.</p>

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Generic service unavailable error scenario		
<b>ASPSP downstream services or server is down.</b>	Http Status: 500 Error Code: UK.OBIE.UnexpectedError ErrorType: RetryLater	Try again after some time.

## 2 CBPII SCENARIOS

Scenario	Expected ASPSP Response	Expected TPP Action
<b>Scenarios applicable to CoF endpoints</b>		
<p><b>TPP attempts to access a resource using an access token that has expired.</b></p> <p>(Sub-scenario: The underlying consent has not expired.)</p>	<p>Http Status: 401</p> <p>Error Code: Token expired</p> <p>Error Type: Reauthenticate</p>	<p>If the TPP has a valid refresh token, use the refresh token to get a new access token</p> <p>If the refresh token has expired as well, take the user through a re-auth</p>
<p><b>TPP attempts to access a resource using an access token that has expired.</b></p> <p>(Sub-scenario: The underlying consent has expired.)</p>	<p>Http Status: 403</p> <p>Error Code: UK.OBIE.Resource.InvalidConsentStatus</p> <p>Error Type: AuthoriseConsent</p>	<p>Create a new consent using a POST operation.</p> <p>Take the PSU through an authentication journey.</p>
<p><b>TPP attempts to access a resource related to an account that is closed.</b></p> <p>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.</p>	<p>Http Status: 403</p> <p>Error Code: UK.OBIE.Resource.NotFound</p> <p>Error Type: AccountPermanentlyUnavailable</p>	<p>Do not attempt to request information for this account again.</p> <p>Take the user through a re-consent journey to remove this account from the consent.</p>
<p><b>TPP attempts to re-auth a consent where one or more account has got closed.</b></p> <p>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.</p>	<p>Error message returned in redirect URL:</p> <p>One or more accounts are closed or suspended. Please re-consent for eligible accounts</p> <p>Error Type: AuthoriseConsent</p>	<p>Do not attempt to re-auth this consent again.</p> <p>Take the user through a re-consent journey to remove the closed account(s) from the consent.</p>

<p>/funds-confirmation-consents</p> <p><b>TPP sends a past date in ExpirationDateTime field or the date format is incorrect.</b></p>	<p>Http Status: 400</p> <p>Error Code: UK.OBIE.Field.InvalidDate</p> <p>Error Type: AuthoriseConsent</p>	<p>Take the PSU through the consent journey with a valid future ExpirationDateTime.</p>
<p>/funds-confirmation-consents</p> <p><b>TPP sends an invalid value in the consents creation request in one of the following fields (i.e. validation fails):</b></p> <ul style="list-style-type: none"> <li>• <b>SchemeName</b></li> <li>• <b>Name</b></li> <li>• <b>Identification</b></li> <li>• <b>SecondaryIdentification</b></li> </ul>	<p>Http Status: 400</p> <p>Error Code: UK.OBIE.Field.Invalid</p> <p>Error Type: AuthoriseConsent</p>	<p>Try again with a valid value as per OBIE specs.</p>
<p>/funds-confirmation</p> <p><b>TPP attempts to access the endpoint with an incorrect ConsentId.</b></p>	<p>Http Status: 403</p> <p>Error Code: UK.OBIE.Resource.ConsentMismatch</p> <p>ErrorType: RequestWithValidDetails</p>	<p>Do not attempt to request information for this ConsentID again.</p> <p>Try again with a valid ConsentId.</p>
<p>/funds-confirmation</p> <p><b>TPP attempts to access the endpoint with an invalid value in one of the following fields (i.e. validation fails):</b></p> <ul style="list-style-type: none"> <li>• <b>ConsentId</b></li> <li>• <b>Amount</b></li> <li>• <b>Currency</b></li> </ul>	<p>Http Status: 400</p> <p>Error Code: UK.OBIE.Field.Invalid</p> <p>ErrorType: RequestWithValidDetails</p>	<p>Try again with a valid value in the request payload.</p>
<b>Generic service unavailable error scenario</b>		
<p><b>ASPSP downstream services or server is down.</b></p>	<p>Http Status: 500</p> <p>Error Code: UK.OBIE.UnexpectedError</p> <p>ErrorType: RetryLater</p>	<p>Try again after some time.</p>



### 3 PISP SCENARIOS

Scenario	Expected ASPSP Response	Expected TPP Action
<b>Header Error Responses</b>		
<b>TPP attempts to use POST operation with invalid details in the header</b>	Http Status: 400 Error Code: UK.OBIE.Header.Invalid Error Type: InvalidRequestHeader	Re-attempt POST operation with a valid header  <i>Corrective action required is provided in Error message. For example:</i>  <i>Message: x-fapi-customer-last-logged-time is invalid</i>
<b>TPP attempts to use POST operation with header details missing</b>	Http Status: 400 Error Code: UK.OBIE.Header.Missing Error Type: InvalidRequestHeader	Re-attempt POST operation with a valid header  <i>Corrective action required is provided in Error message. For example:</i>  <i>Message: x-idempotency-key is missing in the request</i>
<b>Signature Error Responses</b>		
<b>TPP attempts to use POST operation with signature details missing</b>	Http Status: 400 Error Code: UK.OBIE.Signature.Missing Error Type: InvalidRequestSignature	Re-attempt POST operation with a valid signature included  <i>Corrective action required is provided in Error message. For example:</i>  <i>Message: x-jws-signature is missing in the header</i>

<p><b>TPP attempts to use POST operation with invalid details in the signature</b></p>	<p>Http Status: 400                      Error Code: UK.OBIE.Signature.Invalid                      Error Type: InvalidRequestSignature</p>	<p>Re-attempt POST operation with a valid signature</p>
<p><b>TPP attempts to use POST operation with a malformed signature</b></p>	<p>Http Status: 400                      Error Code: UK.OBIE.Signature.Malformed                      Error Type: InvalidRequestSignature</p>	<p>Re-attempt POST operation with a valid signature</p>
<p><b>Payload Error Responses</b></p>		
<p><b>TPP attempts to set up a payment consent with mandatory field(s) missing from the request payload.</b></p>	<p>Http Status: 400                      Error Code: UK.OBIE.Field.Missing                      Error Type: InvalidRequestPayload</p>	<p>Create a new consent using a POST operation with a valid payload.</p> <p>Take the PSU through an authentication journey.</p> <p><i>Corrective action required is provided in Error message. For example:</i></p> <p><i>Message: Amount is missing in the request payload</i></p> <p><i>Path: Data.Initiation.InstructedAmount.Amount</i></p>

<p><b>TPP attempts to set up a payment consent with invalid details provided in the request payload.</b></p>	<p>Http Status: 400                  Error Code: UK.OBIE.Field.Invalid                  Error Type: InvalidRequestPayload</p>	<p>Create a new consent using a POST operation with a valid payload.</p> <p>Take the PSU through an authentication journey.</p> <p><i>Corrective action required is provided in Error message. For example:</i></p> <p><i>Message: PaymentContextCode is invalid format. Please refer to the OBIE specs.</i></p> <p><i>Path: Risk.PaymentContextCode</i></p>
<p><b>TPP attempts to access a payment consent resource with an invalid consent id.</b></p>	<p>Http Status: 400                  Error Code: UK.OBIE.Resource.NotFound                  Error Type: InvalidRequestPayload</p>	<p>Reattempt with a valid Consent ID.</p> <p>Else, create a new consent using a POST operation.</p> <p>Take the PSU through an authentication journey.</p>
<p><b>TPP attempts to set up a payment consent for a date in the past.</b></p>	<p>Http Status: 400                  Error Code: UK.OBIE.Field.InvalidDate                  Error Type: InvalidRequestPayload</p>	<p>Create a new consent using a POST operation.</p> <p>Take the PSU through an authentication journey.</p>
<p><b>TPP attempts to set up a payment consent with a future date that is not supported.</b></p>	<p>Http Status: 400                  Error Code: UK.OBIE.Field.InvalidDate                  Error Type: InvalidRequestPayload</p>	<p>Create a new consent using a POST operation.</p> <p>Take the PSU through an authentication journey.</p> <p>Valid future dates expected are documented in Implementation Guide.</p>

<p><b>TPP attempts to set up a payment consent with a scheme that is not supported.</b></p>	<p>Http Status: 400</p> <p>Error Code: UK.OBIE.Unsupported.Scheme</p> <p>Error Type: InvalidRequestPayload</p>	<p>Create a order consent using a POST operation with a payment scheme that is supported.</p> <p>Take the PSU through an authentication journey.</p> <p>Payment journeys supported are documented in Implementation Guide.</p>
<p><b>TPP attempts to set up a payment consent with a currency that is not supported.</b></p>	<p>Http Status: 400</p> <p>Error Code: UK.OBIE.Unsupported.Currency</p> <p>Error Type: InvalidRequestPayload</p>	<p>Create a new payment order consent using a POST operation with a currency that is supported.</p> <p>Take the PSU through an authentication journey.</p> <p>Currencies supported are documented in Implementation Guide.</p>
<p><b>TPP attempts to set up a payment consent with an Account Identifier that is not supported for the payment journey.</b></p>	<p>Http Status: 400</p> <p>Error Code: UK.OBIE.Unsupported.AccountIdentifier</p> <p>Error Type: InvalidRequestPayload</p>	<p>Create a new payment consent using a POST operation with an Account Identifier that is supported by the payment journey.</p> <p>Take the PSU through an authentication journey.</p> <p>Supported Account Identifiers for payment journeys are documented in Implementation Guide.</p>
<p><b>TPP attempts to submit payment order using a Consent ID that has an invalid consent status.</b></p> <p>Sub-scenario: The underlying consent status is not set to 'AwaitingAuthorisation'</p>	<p>Http Status: 403</p> <p>Error Code: UK.OBIE.Resource.InvalidConsentStatus</p> <p>Error Type: AuthoriseConsent</p>	<p>Take the PSU through an authentication journey.</p>

<p><b>TPP attempts to submit payment order using a Consent ID that has an invalid consent status.</b></p> <p>Sub-scenario: The underlying consent status is set to 'Rejected' or 'Consumed'</p>	<p>Http Status: 403</p> <p>Error Code: UK.OBIE.Resource.InvalidConsentStatus</p> <p>Error Type: InvalidRequestPayload</p>	<p>Create a new consent using a POST operation.</p> <p>Take the PSU through an authentication journey.</p>
<p><b>TPP attempts to submit payment order using details that do not match the Consent resource.</b></p>	<p>Http Status: 403</p> <p>Error Code: UK.OBIE.Resource.ConsentMismatch</p> <p>Error Type: InvalidRequestPayload</p>	<p>Re-attempt POST operation with details that match consent resource.</p> <p>Else, create a new consent using a POST operation.</p> <p>Take the PSU through an authentication journey.</p>
<p><b>TPP attempts to submit payment order using a Consent ID that has expired.</b></p>	<p>Http Status: 403</p> <p>Error Code: UK.OBIE.Rules.AfterCutOffDateTime</p> <p>Error Type: InvalidRequestPayload</p>	<p>Create a new consent using a POST operation.</p> <p>Take the PSU through an authentication journey.</p>
<p><b>TPP attempts to submit payment order with a missing or invalid Consent ID</b></p>	<p>Http Status: 400</p> <p>Error Code: UK.OBIE.Field.Invalid</p> <p>Error Type: InvalidRequestPayload</p>	<p>Re-attempt POST operation with a valid Consent ID.</p> <p>Else, create a new consent using a POST operation.</p> <p>Take the PSU through an authentication journey.</p>
<p><b>ASPSP downstream services or server is down.</b></p>	<p>Http Status: 500</p> <p>Error Code: UK.OBIE.UnexpectedError</p> <p>ErrorType: ServerError</p>	<p>Retry Later.</p>