COMSUITE API Service
FAQ's

Within this document you will find frequently asked questions that cover topics about the COMSUITE API Service. This document will be updated as we respond to questions raised by the adoption of our APIs by Third Party Providers.

If you have any further questions not answered below please email us at etbosupport@uk.mufg.jp.

Version 2.2

Dated: 3rd December 2021

CATEGORY	QUESTION	ANSWER
General	What is the revised Second Payment Service Directive? (PSD2)	PSD2 is a new set of regulations focused on electronic payments. Published in November 2015, the Regulations came into force in January 2018, with a second phase, the Regulatory Technical Standards, due to come into force in September 2019. Banks or Account Servicing Payment Service Providers (ASPSPs) are obligated by the Directive to provide Third Party Providers (TPPs) access to their clients' payment account information when authorised to do so by a client. The Regulatory Technical Standards also include new security protocols and rules for transmission of client data over the internet, known as Strong Customer Authentication (SCA). Access by TPPs is achieved through open Application Programming Interfaces (APIs) allowing them to build cash management applications and payment initiation tools on top of an ASPSP's data and infrastructure. For further information on how MUFG is implementing this directive please see https://www.mufgemea.com/governance/psd2/
General	Where can I find further information about PSD2?	Detailed information regarding PSD2 can be found at the EBA website (https://eba.europa.eu/)
General	What is a Third Party Provider (TPP)?	A Third Party Provider (TPP) is a financial institution that is certified and authorised by a national competent authority (NCA). Banks or Account Servicing Payment Service Providers (ASPSPs) are

		obligated by the PSD2 Directive to implement and make available Application Programming Interfaces (APIs), which will allow TPPs to access account information when authorised by the client. Only the client / holder of the account can authorise access for the TPP.
General	What are Payment Initiation Service Providers (PISPs)?	Payment Initiation Service Providers (PISPs) are a type of Third Party Provider (TPP) who when authorised by an MUFG client, can initiate a payment from a client's bank account and act on behalf of the client in the transfer of funds. This service still requires the client to go through strong customer authentication each time a payment initiation is requested. Only the client / holder of the account can authorise access for PISPs.
General	What are Account Information Service Providers (AISPs)?	Account Information Service Providers (AISPs) are a type of Third Party Provider (TPP) who when authorised by a MUFG client, can gain access to the clients payment account information, balance and historical transaction data, through the banks Application Programming Interfaces (APIs). Typically AISPs allow a client to have visibility across a range of accounts in a dashboard display setting. Only the client / holder of the account can authorise access for these service providers.
General	What is Strong Customer Authentication (SCA)?	Strong customer authentication is the term used for authentication based on the use of two or more elements categorised as: **1. Knowledge -** something only the user knows, e.g. a password **2. Possession -** something only the user possesses, e.g. a code generator device (token) **3. Inherence** - something the user is, e.g. a biometric identifier (fingerprint, voice)

General	What is the difference between an Account Servicing Payment Service Provider (ASPSP) (bank) and a Third Party Provider (TPP)?	An Account Servicing Payment Service Provider (ASPSP) is a provider of payment accounts; banks are ASPSPs. In contrast a Third Party Provider (TPP) only has access to the payment accounts. A bank can also become a TPP.
General	What are the Application Programming Interface (API) Services that MUFG has developed for its GCMS Plus payment accounts?	As part of the Revised Payment Services Directive (PSD2), we have implemented the COMSUITE API Service and released the developer's site. The Application Programming Interface (APIs) provide access to GCMS Plus payment accounts. It can be accessed at (https://developer1.portal.bk.mufg.jp/). There are local implementations of the API services in Germany, Italy and Poland. The URLs for all developer sites or local sites are listed below: COMSUITE API Portal - developer site: https://developer1.portal.bk.mufg.jp/ For German clients using WebCMS: https://www.bank-verlag.de/psd2-mufg For Italian clients using CABEL: https://www.cabel.it/attivita/openbanking/ For Polish clients using BusinessPro: https://developer.aliorbank.pl/openapipl/sb/
General	What are the Application Programming Interface (API) Services that MUFG has developed for its WebCMS, CABEL and BusinessPro payment accounts?	There are local implementations of the API services in Germany, Italy and Poland. For German clients using WebCMS: https://www.bank-verlag.de/psd2-mufg For Italian clients using CABEL: https://www.cabel.it/attivita/openbanking/ For Polish clients using BusinessPro: https://developer.aliorbank.pl/openapipl/sb/
General	To what extent will the Third Party Providers (TPPs) have access to information about my payment or bank account?	Third Party Providers (TPPs) will only gain access when authorised by you/ the client as holder of the payment account. TPPs will receive the information explicitly agreed by you/ the client and access will only be granted for a 90 day period (AISP Services) before authorisation will be required again.

		TPPs will require explicit client authorisation by you / the client each time a TPP wishes to initiate a payment (PISP Services). The security credentials of you / the client shall not be accessible to TPPs and will only be transmitted through the banks existing online banking platforms.
General	Who can authorise Third Party Providers (TPP) access to my payment accounts?	Authorisation for a Third Party Providers (TPP) to access payment accounts is between you/ the client and the TPP and is dependent on the processes you / the client put in place to manage the authorisation.
General	How do I withdraw my consent for a Third Party Provider (TPP) to access my account information?	We would expect the Third Party Provider's (TPP) application to include a method for withdrawing consent. If you do not see this option, contact our Transaction Banking EMEA Client Support Team at (etbosupport@uk.mufg.jp)
General	Do I / the client need to register with the COMSUITE API Service to allow Third Party Providers (TPPs) to connect with my account?	No, a MUFG client does not need to register with any API service from MUFG unless you are creating a Third Party Provider (TPP) offering yourself.
General	Are there fees associated with this service to me/ the client or a Third Party Provider (TPP)?	MUFG does not charge fees for access to the Application Programming Interface (API).
General	Will the new rules also apply to international payments?	PSD2 expands the scope of payments covered by the original Payment Services Directive (2007) to include non-EEA currencies for intra-EEA payments and so-called 'One Leg Out' transactions (i.e. payments into and/or out of the EEA).
General	Are there changes in the costs of payment transactions?	The new regulation mandates the use of the SHA (shared) charging option for all intra-EEA payments, irrespective of currency

General	I am a Third Party Provider (TPP) and want to connect with the COMSUITE API service provided by MUFG, who can I contact?	Please contact our Transaction Banking EMEA Client Support Team at (etbosupport@uk.mufg.jp).
General	Under GDPR regulation can you please let me know what your policy is regarding my data and how you will use it?	Please view our privacy notices on our website for further information https://www.mufgemea.com/governance/mufg-privacy-notices/.

TPP On boarding	What are the steps for registration?	You must be an authorised TPP and have an eIDAS or OBWAC certificate (see note) issued by a QTSP to access the full Application Programming Interface (API) services. The following steps are required. 1. Register an account on the COMSUITE API Portal website. 2. Complete and submit your Third Party Provider (TPP) application form to MUFG via the email link from the "Getting Started" page on the COMSUITE API Portal website. 3. MUFG will then inform you via email when your TPP application has been checked and approved. 4. You will then be able to see the API services you can subscribe to in the "API Products" section of COMSUITE API Portal website. Note: TPPs registered in the European Union will be expected to have / use an eIDAS certificate. UK TPPs must use an OBWAC certificate

TPP On boarding	Where is the full version of the Developer's Guide? (API specification)	A summary of the Developer's Guide can be found on our MUFG EMEA website at: https://developer1.portal.bk.mufg.jp/sites/developer1.portal.bk.mufg.jp/files/developers_guide_summary.pdf Once registration is finalised, you can download the full version of the Developer's Guide from COMSUITE API Portal. (API Products ⇒ PIS or AIS or FCS ⇒ developers_guide.zip)
TPP On boarding	What is the time line for my registration to be approved?	Access to limited functionality within the COMSUITE API Portal is immediate upon account creation. It can take between **1-5 weeks** after your submission of the TPP registration application, for full NCA and eIDAS / OBWAC certificate checks, to gain access to the API products and full developer guide within our Sandbox environment. In parallel MUFG will prepare the settings required to access our production environment. MUFG will notify you by email once the Sandbox environment is made available to you and again when the Production environment setup is complete.
TPP On boarding	How can I request access to the Live PSD2 Application Programming Interfaces (APIs)?	Once you submit the application form attached in the "Getting Started" page with your eIDAS or OBWAC certificate, MUFG will complete settings for both the Sandbox and the Production environment. MUFG will notify you when it is available to access.

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TPP On boarding	Do I need to conduct a test of the Application Programming Interface (API)? Is it mandatory?	We recommend you test your application with our API before making it available to your clients in any live environment.
TPP On boarding	Can I use your Application Programming Interface (API) service for accounts in multiple countries?	Yes, you can use our API service for accounts in multiple countries, as long as your client's accounts are located in one of the following countries and if you have the passporting rights to that country: United Kingdom, France, Italy, Netherlands, Germany, Belgium, Austria, Czech Republic, Spain, Poland
TPP On boarding	Can I use your API service for accounts outside of Europe such as Japan or the US?	No. The COMSUITE API Service is currently only available for accounts in the following European countries; United Kingdom, France, Italy, Netherlands, Germany, Belgium, Austria, Czech Republic, Spain, Poland.
TPP On boarding	Is it possible to register multiple e-mail addresses for a user with the COMSUITE API Portal?	Only one e-mail address can be registered for each user. It is not currently possible to register or specify multiple recipient e-mail addresses

TPP On boarding	Which browsers are supported by the COMSUITE API Portal website?	The supported browsers are as follows. ・Microsoft Internet Explorer V11 or later ・Mozilla Firefox 45.5.0 or later (WIN) ・Mozilla Firefox 45.5.1 or later (MAC) ・Google Chrome 53 or later (WIN) ・Google Chrome 54.0.2840.59 or later (MAC) ・Safari 10.12.1 or later
TPP On boarding	How many user accounts/ developers of the COMSUITE API Portal can a Third Party Provider (TPP) register?	There are no limitations to the number of registered users.

API	Which Application Programming Interface (API) standard has MUFG implemented?	MUFG has implemented the **Berlin Group API standard**. Detailed API specifications can be downloaded from the Berlin Group website (https://www.berlin-group.org/) or you can check our Summary Developer's Guide. (https://developer1.portal.bk.mufg.jp/sites/developer1.portal.bk.mufg.jp/files/developers_guide_summary.pdf)

API	Are MUFGs APIs compliant with the Revised Payment Services Directive (PSD2)?	MUFG follows the **Berlin Group API standard** which is compliant with Payment Services Directive (PSD2). (https://www.berlin-group.org/)
API	What is the available scope of MUFGs APIs?	COMSUITE API Service is currently available for the following European countries: United Kingdom, France, Italy, Netherlands, Germany, Belgium, Austria, Czech Republic, Spain, Poland MUFG provides 3 types of API service: 1. Account Information Service (AIS) (Consent, account detail, account balance, transaction details) 2. Payment Initiation Service (PIS) (Payments, SCT, UK LVP, DCT) 3. Fund Confirmation Service (FCS)
API	When did the PSD2 Production phase go live?	20 May, 2019
API	What future APIs and features are planned and when?	The roadmap for new features is currently being developed.
API	Do I need a contract to use the COMSUITE API Portal and APIs?	There is no need to enter into a contract to use the COMSUITE API Service, however you must hold the relevant registration with your National Competent Authority (NCA) and have submitted your eIDAS or OBWAC certificate via our application form to MUFG.

API	What is a Sandbox?	A Sandbox is a testing environment that isolates untested code outright experimentation from the production environment and live data. Our Sandbox has dummy data to simulate responses as close to the production environment as possible.
API	What certificates will I need to develop and launch my application with your API Sandbox and Production environments?	An eIDAS certificate (QWAC) issued by a QTSP is necessary for both our Sandbox and Production environments For a UK TPP, an OBWAC certificate issued by OBIE is required.
API	What are the available hours of the COMSUITE API service?	The CommSuite API service will be available for testing the API, 24hours - 7 days a week. *Please note: The test facility may become unavailable, without prior notice, due to urgent maintenance when unavoidable. MUFG's Production API environment has scheduled maintenance every Saturday 22:00 (JST) ~ Monday 02:00 (JST). During this time the API will be unavailable.
API	How do I get started with the API service?	You must be an authorised Third Party Provider (TPP) and have a valid eIDAS certificate issued by a QTSP (or OBWAC issued by OBIE) to access the API services. The following steps are required. 1. Register an account on the COMSUITE API Portal.

		2. Complete and submit your TPP application form and eIDAS / OBWAC certificate to MUFG via the email link from the "Getting Started" page on the COMSUITE API Portal. 3. MUFG will then inform you via email once your TPP application has been checked and approved. 4. You will now be able to see the API services you can subscribe to in the "API Products" section of COMSUITE API Portal.
API	My company name has changed. What should I do to update our details on the COMSUITE API Service?	Please re-send the application form or send an email with both the new and old company names as well as the eIDAS / OBWAC authorisation number to MUFGs support desk. (etbosupport@uk.mufg.jp)
API	My company's address has changed. What should I do to update our details on the COMSUITE API Service?	Please re-send the application form or send an email with both the new and old company addresses as well as the eIDAS / OBWAC authorisation number to MUFGs support desk. (etbosupport@uk.mufg.jp)
API	Where can I find a list of available endpoints when testing the API?	The endpoint for each Sandbox API is written in the full Developer's Guide.

API	Is the data in the Sandbox real client data?	The data in the Sandbox is not real client data - it is dummy data from MUFG that simulates customer data to ensure that the testing result is as realistic as possible.
API	Can I upload my own test transaction data to the Sandbox?	You cannot upload your own test transactions. Testing can be completed with the conditions listed below: Payment initiation services (PIS): You can use any optional parameter for testing. Account information services (AIS): You can only use pre-set data for testing.
API	Is it possible to customise the test data in the Sandbox?	The test data in the Sandbox cannot be changed or updated. You can customise error patterns with the Error Registration Tool in the Sandbox. It is used for simulating error patterns that cannot occur within the Sandbox API.
API	Are the Sandbox APIs the same as the APIs that will be provided in the Production environment?	Yes, the Sandbox APIs are the same as the APIs that are provided in the Production environment.
API	Do you have sample or reference applications that	API requests and response samples can be found in the Full Developers Guide.

	could demonstrate some API calls?	
API	What are your API call limits?	The limit is 2 calls/second (per endpoint).
API	How do I report a bug or request a feature for the COMSUITE API Service?	If you find a bug or would like to request a feature, please contact the Transaction Banking EMEA Client Support Team at (etbosupport@uk.mufg.jp) with screen shots and a description.
API	Can I use a test certificate to access your Sandbox?	You can use the test eIDAS or OBWAC certificate that is issued by a QTSP or OBIE for our Sandbox environment..
API	What system of authorization do you use for your APIs?	MUFG uses OAuth 2.0 as the authorisation procedure.
API	What is OAuth 2.0?	OAuth 2.0 is the industry-standard protocol for authorisation. OAuth 2.0 focuses on client developer simplicity while providing specific authorisation flows for various types of applications.
API	What is the difference between Bearer and Basic tokens?	Bearer tokens are the predominant type of access token with Oauth 2.0. Basic authentication (Basic tokens) is a method for a HTTP user agent to provide a user name and password when making a request.

API	What are the expiration times of the various tokens?	Account Information Services (AIS): 90 days Payment Initiation Services (PIS): 30 days Fund Confirmation Service (FCS): 732 days (The longest available expiration that can be provided for this service)
API	How secure is the MUFG API Gateway and how is unauthorised access prevented?	The communication between Third Party Providers (TPPs) and MUFG is always secured by using TLS version 1.2 or higher. In addition, MUFG checks that all TPPs are officially registered and authorised by the relevant National Competent Authority (NCA).
API	When will the MUFG API Service be compliant with PSD2?	Our COMSUITE API Service is compliant with PSD2.
API	I have an account on the COMSUITE API Portal. Where are the APIs and how do I subscribe to the APIs?	While you may have created an account on the COMSUITE API Portal, you will only be able to access our APIs once you have submitted your Third Party Provider (TPP) application form with the relevant registration certificates. Once your application is approved, you will be able to subscribe to the APIs from the "API Products" page. Detailed information for each API is written in the full Developer's Guide.

API	Where do I get my API key?	Within the Sandbox environment - The API key (client ID and client secret) will be displayed after the creation of an API service within the COMSUITE API Portal site. Please be sure to write them down. Please be aware that the client secret only appears on this screen. Within the Production environment - No API keys are generated. MUFG generates the API Key and links the API Key to the Authorisation Number set in the eIDAS or OBWAC. MUFG will inform you of the API key when transitioning to the Production environment.
API	Where can I upload my eIDAS or OBWAC certificate?	MUFG asks Third Party Providers (TPPs) to submit their eIDAS or OBWAC certificate as part of the TPP application form accessed via the email link on the "Getting Started" page of the COMSUITE API Portal website. You will need to submit the eIDAS or OBWAC certificate in an encrypted zip file format.
API	Where are MUFG's KPI's published?	You can view the KPIs for our COMSUITE API Service on our "Getting started" page well as on our MUFG EMEA website.
API	I received an error message upon my login. What shall I do?	Please check if your username and password is correct. If they are correct, it may be that your password have expired (you are required to change your password every 90 days). When the password expires, the system does not force you to change your password, instead, it will show an error message. Please change your password from here.

API	What happens if I forget my user account password for the COMSUITE API Portal?	Within the COMSUITE API Portal you can use the "Password Reset Key" link to submit your unique key to retrieve the password. You will have been supplied this unique key when you first registered on the COMSUITE API Service. If you have forgotten the key, you will need to re-register and submit the application again. Alternatively, contact our Transaction Banking EMEA Client Support Team at (etbosupport@uk.mufg.jp)
API	How can I change my password?	You are required to change your password every 90 days. If your password has expired, please change your password from [here](#).
API	My customer wants additional API functionality. Who can I contact about using MUFG's subscription APIs?	Please contact the Transaction Banking EMEA Client Support Team at (etbosupport@uk.mufg.jp) including a detailed description of the API functionality you would like to see. Please title your email "Feature Request".
API	Do the MUFG APIs provide access to all payment services offered by the bank?	MUFG APIs provide access only to payment accounts for GCMS Plus. MUFG also uses white-labelled third-party products in Germany, Italy and Poland.
API	I have changed my email address. Could you resend the notification email so we can start using your API gateway?	Please re-send the application form or send an email with both new and old email addresses and eIDAS or OBWAC authorisation number to our Transaction Banking EMEA Client Support Team at etbosupport@uk.mufg.jp.

API	How can I interpret the error messages I receive from the API?	A list of error messages and their descriptions can be found in the full Developer's Guide. If it is still unclear, please send the error message and its screen shot to our Transaction Banking EMEA Client Support Team at etbosupport@uk.mufg.jp.
API	Under GDPR regulation can you please let me know where your server is located?	Our Sandbox cloud server is located in Germany, with our Open API channel server located in Japan
API	I would like to contact you to understand further details about the specification and implementation of the API. How can I do this?	Please contact our Transaction Banking EMEA Client Support Team at etbosupport@uk.mufg.jp with your query.
API	What languages are your API Service documents available in?	Our API Service documentation is currently only available in English
API	Where can I find more information about your	A general summary and links to the COMSUITE API Portal can be found on our EMEA website here: https://www.mufgemea.com/governance/psd2/ and on the MBE external website here: https://www.nl.bk.mufg.jp/products-services/comsuite-api-managing-your-accounts/comsuite-api-managing-your-account/

	COMSUITE API Service on your website?	
API	Can I access the API Service using a smartphone?	Currently our API Service is only available via a desktop browser.