

## Customer test environment of the Web Services (WS) channel

This document presents contact information and configuration instructions on the customer test environment of OP Financial Group's Web Services channel.

### 1 Agreement and contact information

To use the Web Services channel's customer test environment, customers must make a Web Services connection agreement. The test environment can be used, provided that the customer's banking software supports testable data, the related responses and the WS channel.

If the customer has an account with OP, and agreements with OP for the services they use (such as C2B payments, B2C account reports (bank statement and reference service) and the e-invoicing service), the same accounts and almost the same range of services can be used in the customer test environment.

The customer should contact their bank if they want to open a new account or service for testing, or close an existing account or service.

To obtain support for customer testing, send an e-mail to [ict-tupamaksuliike@op.fi](mailto:ict-tupamaksuliike@op.fi) or call the service number OP 0100 05151 Corporate customers (8.00–16.00 on weekdays).

### 2 Technical guidance on the customer test environment

#### 2.1 Identity codes and username

For the WS channel, the customer should use the user ID specified in the WS agreement, as well as a customer test environment-specific transfer key and the related certificate obtained from the testing service.

An agreement-based customer code, payment identifier and payment accounts will be used in the data sent to the test environment.

#### 2.2 Certificate

To use the customer test environment, the customer must have a separate certificate for the Web Services channel; a production certificate will not work. To download the certificate for the test environment, the customer needs a transfer key, which is delivered by the bank after the agreement is signed. The certificate can be downloaded with the transfer key as instructed in the WS channel application guide. Customers can begin to send data to the test environment on the day following downloading of the certificate.

##### 2.2.1 The SHA1 certificate will be replaced with the SHA256 certificate

OP Financial Group will no longer support the SHA1 certificate and digital signature. These will be replaced with the SHA256 certificate. The old SHA1 service will be closed down on 31 August 2025, after which customers must use the SHA256 algorithm. From 1 September 2025, the customer test environment will only support the SHA256 algorithm.

Customers must update their software with the SHA256 algorithm to enable ApplicationRequest and SOAPRequest operations.

- SignatureMethod Algorithm=<http://www.w3.org/2001/04/xmldsig-more#rsa-sha256>
- DigestMethod Algorithm=<http://www.w3.org/2001/04/xmlenc#sha256>

Correspondingly, response messages are signed using the SHA256 certificate and algorithm.

### 2.3 The customer test environment's URL addresses are:

The URL address of the customer test environment is <https://wsk.asiakastesti.op.fi>.

- SHA1
  - <https://wsk.asiakastesti.op.fi/services/OPCertificateService>
  - <https://wsk.asiakastesti.op.fi/services/CorporateFileService>
- SHA256
  - <https://wsk.asiakastesti.op.fi/services/OPCertificateServiceV2>
  - <https://wsk.asiakastesti.op.fi/services/CorporateFileServiceV2>

The WSDL description of the WS channel services related to the customer test environment is available at

- SHA1: <https://wsk.asiakastesti.op.fi/wsd/MaksuliikeWS.xml>
- SHA256: <https://wsk.asiakastesti.op.fi/wsd/MaksuliikeWSV2.xml>

The WSDL description for the authentication service of the test environment is available here

- SHA1: <https://wsk.asiakastesti.op.fi/wsd/MaksuliikeCertService.xml>
- SHA256: <https://wsk.asiakastesti.op.fi/wsd/MaksuliikeCertServiceV2.xml>

### 2.4 Restrictions on use in the customer test environment

The maximum size of a payload sent to the customer test environment is 20KB, which includes the payload and the SOAP envelope used in the Web Services channel. An individual customer may send data to the customer test environment a maximum of 20 times a day.

Certificate application requests included in service requests sent to the customer test environment must specify the value 'Test' as the 'Environment parameter'.

To use the customer test environment, the software developer must have read OP's instructions and – in line with the instructions – executed the data to be sent and downloaded through the WS channel. OP does not offer a productised service supporting the construction of the WS channel's bank connection software.

## 3 Use of the customer test environment

### 3.1 Data to be sent

The customer must send data to the test environment in the same way as in production use, using certificates downloaded for the customer test.

All data sent will be subject to validation and agreement reviews as it would be in production. All feedback will be created out of the review.

Data will be processed at one-hour intervals between 8.00 and 17.00.

The following data can be sent to the customer test environment:

1. C2B payment data
  - SEPA and international payments (pain.001.001.02 and pain.001.001.03)
  - Express transfer
  - The customer's payment accounts specified in the payment services agreement will be used in payment data. Each night, the balance in the customer test environment will be set at 10,000 euros. Payment data will be balance-checked during payout.
2. C2B cancellation request
  - camt.055.001.01
  - A cancellation request can be used to test the removal from the WS channel of sent SEPA credit transfers or international payments.
3. Finvoice data
  - E-invoices and direct payments (XS)
  - Sending notifications (SI)
  - ReceiverProposals (RP)
  - Error replies (XJ)

Standard credit transactions on the bank statement downloaded from the customer test environment will be created from e-invoicing and direct payment data.

A standard e-invoice reception notification (RI) and an e-invoice (XR) will be created from the sent sending notification, for downloading into the customer test environment. If the sending notification indicates that the payee also provides a direct payment service, a standard reception notification message will be created for downloading (as well as the e-invoice's reception notification).

Receiver proposals will be subject to an agreement review and the person in charge will check that the framework has the correct information. The receiver proposals will not be subject to other production-like checks: e.g. the corresponding sender info notifications and direct debit mandates will not be downloaded. Receiver proposals will not be subject to production-like conversion, but various model answers will be created out of them. For this reason, we recommend sending at least three receiver proposals in the receiver proposal data because

- an XI format error reply will be created from the first receiver proposal to arrive. The response will have the description: 807 Receiver proposal could not be directed
- an RI message, in which the payer confirms their receipt of e-invoices (BuyerServiceCode = 00), will be created out of the second receiver proposal
- an RI message, in which the payer confirms their receipt of direct payments, will be created out of the third received proposal (BuyerServiceCode = 01).

If the data contains more than three receiver proposals, RI messages will be created out of the remainder: in every second message the payer will confirm receipt of e-invoices, in the others they will confirm receipt of direct payments.

XI and RI messages will be created using information in the receiver proposal.

### 3.2 Downloadable data

Customers can download C2B payment data responses, B2C account reporting data and Finvoice data from the customer test environment.

### C2B payment data responses

The customer will automatically receive first and second-level responses related to the sending of data. Second-level data responses will be created at a one-hour intervals between 8.00 and 17.00. The third-level paid response will be created once a day after 17.00. Foreign payment responses are created after 18.00. The file format of the paid response (pain or camt) will be determined according to the agreements in production.

1. Technical validation response, first-level response (pain.002.001.02 and pain.002.001.03)
2. Data reception response, second-level response (pain.002.001.02 and pain.002.001.03)
3. Paid response, third-level response (pain.002.001.02 and pain.002.001.03 or camt.054.001.02)

### Response to C2B cancellation request

1. Report on technical validation from the WS channel
2. Cancellation request reception response, second-level response (camt.029.001.03)

### B2C account reporting data

- Reference list (camt.054.001.02 and KTL)
  - Reference lists will be created once a day after 17.00. The file format (camt or KTL) will be determined according to the agreements in production. The reference list contains standard credit transactions, which have not been created from the data sent by the customer.
- Bank statement (camt.053.001.02 and KTO)
  - Each bank statement includes debit and credit transactions that the customer has sent to the customer test environment.
  - Bank statements do not include ERI invoice itemisations.
- Real-time balance query (camt.060.001.02) as a standard reply
  - A real-time balance query reply is a standard reply which is not based on the customer's account transactions.

### Finvoice data

- E-invoices (XR)
- Reception notifications (RI)
- Error responses (XI)
- Technical validation response for sent Finvoice data (text-based acknowledgement)

Downloadable e-invoices (XR) and reception notifications (RI) are in standard form. An error response (XI) may result from an error in data validation or agreement reviews.

A technical validation response, or text-based acknowledgement, can be downloaded only at the time data is sent.

### Foreign exchange rates

## 4 Data descriptions

Descriptions of the data content provided by OP Financial Group can be found on the op.fi services: Corporate customers > Payments and invoicing > Information to software suppliers > Downloadable instructions for customers.

General descriptions of services and XML-schemas are available on the website of Finance Finland:

<https://www.finanssiala.fi/en/> Use the search term "web services", click the Web Services publication and then the PDF document WebServices\_Messages\_v.\_1.10\_20200504.