

PSD2 API Incident Reporting Procedure

1. INTRODUCTORY PROVISIONS

The Agram banka PSD2 API Incident Reporting Procedure (hereinafter: Procedure) shall govern the conditions and methods of reporting incidents, as well as steps and procedures for solving incidents in connection with the Agram banka dedicated interface (hereinafter: PSD2 API).

Incidents shall be reported by Payment Initiation Service Providers, Account Information Service Providers, and Payment Instrument Issuer Service Providers (hereinafter: TPPs or Third Party Providers).

2. REPORTING PROCEDURE

Reporting steps:

1. TPP sends an e-mail message to the address: psd2@agrabanka.hr.

The e-mail message should include the following data:

- a) TPP name
- b) Contact details (e-mail address and phone number)
- c) Description of the incident
- d) Date and time when the incident was observed
- e) Payment services affected by the incident
- f) Functionalities affected by the incident
 - authentication/authorization
 - communication
 - payment initiation service (PIS)
 - account information service (AIS)
 - confirmation of availability of funds (CoF)
- g) Number of users affected by the incident and whether other users could be potentially affected
- h) Desired date and time of resolution
- i) If appropriate, a separate file should be opened containing technical details and the log with all the parameters (method, endpoint, header, body, JSON/XML of the payment message)

2. Once it receives an e-mail message, Agram banka opens an incident report in the Bank Helpdesk system in the PSD2 API category.

Upon upload of the report, the Bank determines the priority status of the problem:

- Very high
- High
- Medium
- Low
- Very low

3. After uploading the request and assigning a priority status, Agram banka sends an e-mail message to inform the TPP of the filing number assigned by the Helpdesk

system (ID ticket) and other relevant information available at the time:

- Any alternative problem resolution methods (workarounds) if they exist at the time when the report is initially processed
- Time within which the Bank will offer a solution or a response to the incident
- Initially assigned priority status

4. Once it receives a report, the Bank approaches the resolution of the problem by applying the same incident management procedure that it uses for its digital channels, i.e. customer interfaces.

3. PRIORITIES

In the resolution of the problem, the Bank shall undertake to respect the following timelines:

- For critical errors:
 - Response to the report – within an hour;
 - Resolution of the reported problem – within 6 hours;
- For other errors:
 - Response to the report – within a working day;
 - Resolution of the reported problem – within 6 working days.

Incidents shall be resolved in the following order of priority:

- a) Very high
 - Inability to access a service
 - All service providers and services affected
 - No workarounds
 - Service interrupted
 - Classified as critical error
 - Response to the report within an hour
 - First response with proposed solution within 6 hours
- b) High
 - Inability to access a service
 - Individual service provider affected
 - No workarounds
 - Individual service provider interrupted
 - Classified as critical error
 - Response to the report within an hour
 - First response with proposed solution within 6 hours
- c) Medium
 - Inability to access a service
 - Individual service provider affected
 - Workaround exists

- Service quality reduced
- Classified as other error
- Response to the report within a working day
- First response with proposed solution within 6 working days

d) Low

- Inability to carry out a service occurs from time to time, or sporadically; however, after several attempts the service resumes

Or

- All services are operational; however, TPPs believe they do not conform to the specification
- Service quality is reduced or it might be potentially reduced
- Response to the report within a working day
- Classified as other error
- First response with proposed solution within 6 working days

e) Very low

- All service providers are operational
- General issues, questions, development, suggestions
- Classified as other report
- Response to the report within a working day
- First response with proposed solution within 6 working days

4. SUPPORT DURING WORKING HOURS

The above stated timelines for the first response with a solution proposal, as well as the processing of incident reports and their uploading into the Helpdesk system, apply to all incident reports received during the office working hours.

The office working hours are defined as follows:

- On workdays, Monday to Friday, from 8 a.m. to 4 p.m.
- Religious and state holidays as stated in the calendar of the Republic of Croatia are excluded from the working hours

5. SUPPORT OUTSIDE WORKING HOURS

For incident reports received outside the working hours, the deadlines for the first response and the first response with a solution proposal run from the start of the following working day.

Any comments or objections may be sent to the following e-mail address: psd2@agrambanka.hr, as published on the Bank website.

6. ESCALATION

In the case that the problem cannot be solved by the internal support in the Bank, the problem shall be escalated to the supplier, in accordance with the Incident Management Rules.