

General
The test facility is designed to closely simulate the production environment.
- This design will allow you to test the key features of the Tesco Bank implementation which should mitigate the risk of technical issues when registering and interacting with the production environment.
Registration
The test facility:
- Only supports dynamic registration of application.
- Valid OBIE credentials are required to register within this environment.
Security
- The security model within the test facility works in the same way as that of the production environment with the exception that test credentials are used.
Registration of Intent
- The registration of intent during the account access follows that of the production environment.
- You will present to us the required account access request in the same way as will be done in production.
Customer Authentication
- The authentication flow has been amended to remove the need to perform SCA to facilitate testing.
- You must enter the Customer ID (provided in the data summary) for the customer that you want to set up consent for.
- You can then manage the outcome of the authentication flow to meet your needs. You will be able to select accounts for access, decline the consent or exit depending on your desired outcome.
- You can subsequently delete the consent as required to suit your testing purposes.
AISP Calls
- Once you have established consent for a customer you can use the APIs to make a request for account information.
- The first call you will want to make is the GET/Accounts call which will return the accounts for which the consent is valid.
- Tesco Bank does not support bulk endpoint calls (exception being GET/Accounts) so you must request information at AccountID level.
- The test facility supports all of the endpoints that will be deployed in the live release.
Data Coverage
- The data that we have created for this test facility aims to provide you with a sufficient breadth of data to cover scenarios that you will encounter when interacting with Tesco Bank.
Data Includes
- All of our in scope accounts (Personal Current Accounts, Savings Accounts & Credit Cards).

- Sole account holders and joint account holders.
- Customers holding a single product or customers with multiple products.
- Customer with profiles ranging from high account usage to almost dormant and from high positive balance to overdrawn.
- A wide range of the transaction types and variants that can be posted to Tesco bank customer accounts.
- A wide range of transaction values from less than £1 to £100,000+
- Different payment types (Standing Orders, Scheduled Payments and Direct Debits) and variants of each.
- Different types of beneficiaries on customer accounts.
- Customers that are set up to return different statuses on payment execution.
- Customers with different balances enabling Confirmation of Funds to return TRUE and FALSE responses depending on the value of the confirmation required.
PISP Calls
- The test data provided is static and this means:
- Payments made will not impact balances returned in AIS balance calls.
- Scheduled Payments or Standing Orders set up using PIS calls will not be returned in subsequent AIS calls.
- The test facility has limited account and PAN validation implemented. This means that provided the Account Number, Sort Code, IBAN, BIC or PAN pass basic validation checks then they will be accepted. The exception to this is listed below where specific values will enable the testing of specific error codes.
- The endpoints will return the full range of responses: Pending, Rejected, Accepted Settlement in Progress and Accepted Settlement Complete. This will allow testing of all response codes for the different payment types.
- International Payments will not be supported initially in the sandbox.
Confirmation of Funds
- This endpoint works in the same manner that it will work in Production. Response will be based on the customer's available funds.

Customer 1

Customer Characteristics	1			
Customer ID (username)	PSD2TPP1			
Account Type	PCA1	PCA2	Internet Saver	Credit Card
Account Number	PCA Sole: 40642010075049	PCA Sole: 40642010073699	IS Saver: 40640510246250	Credit Card: 4305679972397603
Customer Type	Sole	Sole	Sole	Sole
Usage	High	Light	Light	None
Balance	High	Small Positive	High	Medium Positive
Offers				BT Only
Single Domestic	Success	Success	Success	Success (BT/MT)
Domestic Scheduled	Success	Success	Success	Fail
Standing Order	Success	Success	Fail	Fail
International	Success	Success	Fail	Fail

Customer 2 & 3

Customer Characteristics	2	3	
Customer ID (username)	PSD2TPP2	PSD2TPP3 PSD2TPP3A	
Account Type	PCA	PCA	Internet Saver
Account Number	PCA Sole: 40642010657778	PCA Joint: 40642010068725	IS: 40640510295309
Customer Type	Sole	Joint	Sole
Usage	Light	High	Light
Balance	Overdrawn	High Positive	Low
Offers			
Single Domestic	Success	Fail	Fail
Domestic Scheduled	Success	Fail	Fail
Standing Order	Success	Success	Fail
International	Success	Success	Fail

Customer 4 & 5

Customer Characteristics	4	5	
Customer ID (username)	PSD2TPP4	PSD2TPP5	
Account Type	Internet Saver	Instant Access Savings Account	Credit Card
Account Number	Internet Saver: 40640510203684	IASA: 40640910145690	Credit Card: 4305679963615187
Customer Type	Sole	Sole	Sole
Usage	Light	Light	Light
Balance	High Positive	Small Positive	Small Positive
Offers			None
Single Domestic	Success	Fail	Fail
Domestic Scheduled	Success	Fail	Fail
Standing Order	Fail	Fail	Fail
International	Fail	Fail	Fail

Customer 8

Customer Characteristics	8	
Customer ID (username)	PSD2TPP8	
Account Type	PCA	Credit Card
Account Number	PCA: 40642010657859	Credit Card: 4305679973110328
Customer Type	Sole	Sole
Usage	Light	Light
Balance	Overdrawn	Low Positive
Offers		BT & MT
Single Domestic	Success	Success
Domestic Scheduled	Success	Fail
Standing Order	Success	Fail
International	Success	Fail

Customer 9

Customer Characteristics	9	
Customer ID (username)	PSD2TPP9	
Account Type	Credit Card	Credit Card
Account Number	Credit Card: 5186529949668621	Credit Card: 5186529952265836
Customer Type	Sole	
Usage	Medium	
Balance	Zero	
Offers	None	None
Single Domestic	Success (BT/MT)	Success (BT/MT)
Domestic Scheduled	Fail	Fail
Standing Order	Fail	Fail
International	Fail	Fail

Customer 14, 15 & 16

Customer Characteristics	14	15	16
Customer ID (username)	PSD2TPP14	PSD2TPP15	PSD2TPP16
Account Type	Credit Card	PCA	PCA
Account Number	Credit Card: 4305679972377050	PCA Sole: 40642010658075	PCA: 40642010658083
Customer Type	Sole	Sole	Sole
Usage	Medium	None	Low
Balance	Small Positive	None	Low
Offers	None		
Single Domestic	Success	Fail	Success
Domestic Scheduled	Fail	Success	Success
Standing Order	Fail	Success	Success
International	Fail	Success	Success

Customer 17

Customer Characteristics	17			
Customer ID (username)	PSD2TPP17			
Account Type	PCA Sole	CC	Internet Saver	Instant Access Savings Account
Account Number	PCA Sole: 406420 10658106	Credit Card: 4305679974419926	IS: 406405 10343222	IASA: 406405 10368905
Customer Type	Sole	Sole	Sole	Sole
Usage	Light	Light	Light	Light
Balance	Low	Medium	Low	Low
Offers		None		
Single Domestic	Fail	Success (BT/MT)	Success	Success
Domestic Scheduled	Success	Fail	Fail	Fail
Standing Order	Success	Fail	Success	Success
International	Success	Fail	Fail	Fail