# J.P.Morgan
PRIVATE BANK

# Modified Customer Interface (MCI)

Summary Guide

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## Modified Customer Interface (MCI)

JPMorgan SE provides a Modified Customer Interface (MCI) that enables regulated Third Party Providers access to the designated online payment accounts of Payment Service Users(PSU) for in scope entities in a secure manner.

Using the MCI, Third Party Providers can identify themselves, communicate securely to request and receive information on one or more designated payment accounts & associated payment transactions; initiate a payment order and receive information accessible to the PSU regarding the payment transaction.

The MCI redacts other personal data not accessible by the PSU via Third Party Providers.

## In Scope Entities

Below JPMorgan SE entities are accessible via MCI http interface.

| Entity Id | Bank/Brand | Country | Line of Business |
|---|---|---|---|
| IPB-GBBUS | J.P.Morgan Private Bank | United Kingdom | Private Banking |
| IPB-LUBUS | J.P.Morgan Private Bank | Luxembourg | Private Banking |
| IPB-DEBUS | J.P.Morgan Private Bank | Germany | Private Banking |

JPMorgan SE's London and Luxembourg branches support AISP, PISP & PIIS; while the Frankfurt branch offers only AISP and PIIS capabilities online.

# TPP Requirements

In order to use the MCI , TPP will be required to have either completed or be aware of the following:

- TPPs must be appropriately authorized or regulated by an EU National Competent Authority (NCA)
- TPPs will be required to present their eIDAS/OBIE certificates in order to use the MCI solution

## MCI Access Requirements

Below request headers are required to be passed when accessing the interface:

| Type | Value | Description |
| --- | --- | --- |
| Request Header | x-mci-access-scope | TPP access scope - possible values are AIS, PIS, PIIS |
| Request Header | x-mci-access-country | Country Code where PSU Account is based; 2 letter as per ISO 3166 Standard (eg. GB, DE, FR) |
| Request Header | x-mci-aspsp-entid | This header should be used to specify the JPMorgan SE entity that the TPP wants to access for a PSU. Check "in scope" section to find details on entity ids |
| Request Cert | Client Certificate | eIDAS/OBIE Certificate of the TPP |

## MCI Cookie Requirements

MCI interface sets a cookie with the name MCISRV. Once this cookie is set, it needs to be passed along with subsequent requests to be able to maintain sessions properly under high available environment.

## Access to Internet Banking resources

After the eIDAS/OBIE validation and TPP authorisation check is complete, firewall policies will redact non accessible personal information before handing over the session/control to TPP.

Direct interface resources access is regulated based on the scope (PIS/AIS/PIIS) of the TPP request. For the resources not accessible by TPPs, an "Unauthorised" error code with appropriate error message will be returned.

## MCI Response

If all requirements are met, TPP will be able to access redacted JSON response from the bank. Otherwise below are the error response codes TPP will receive -

| HTTP Code | Error Code | Error Message |
|---|---|---|
| 403 | EIDAS_FAILED_NOT_TRUSTED | Not authorised. eIDAS certificate is not trusted |
| 403 | EIDAS_FAILED_NOT_VALID | Not authorised. eIDAS certificate is not valid |
| 403 | OBIE_FAILED_NOT_TRUSTED | Not authorised. OBIE certificate is not trusted |
| 403 | OBIE_FAILED_NOT_VALID | Not authorised. OBIE certificate is not valid |
| 403 | NCA_FAILED_URN_NOT_FOUND | NCA authorisation check failed |
| 403 | NCA_FAILED_NO_ROLE_FOUND | NCA authorisation check failed - No role found |
| 403 | NCA_FAILED_NO_COUNTRY_FOUND | NCA authorisation check failed - No Country found |
| 403 | NCA_FAILED_STATUS_NOT_AUTHORISED | Resource not authorised for the scope defined |
| 403 | MANDATORY_HEADER_MISSING | If any of above access requirement header is missing |
| 403 | MANDATORY_CERT_MISSING | If eIDAS/OBWAC/OBSeal certificate is missing |
| 403 | RESOURCE_UNAUTHORIZED | Resource not authorized |
| 50x | SYSTEM_ERROR | Please contact the bank and inform about the issue. |

## Contact us

If you have any questions or need additional information about accessing our Modified Customer Interface, please contact us at
openbanking.privatebank@jpmorgan.com