

News from Skandiabanken Open Banking

2026-09-15 – Action Required – Migrate to the Latest API Versions

Information for Users of Skandiabanken Open Banking APIs.

As previously communicated, changes related to the SEK Batch migration have now been implemented and the new API versions are available in production. All functionality introduced as part of the SEK Batch initiative is now live.

We have observed that several TPPs are still using the previous API versions. To ensure continued compliance and uninterrupted service, all TPPs are expected to migrate to the latest API versions as soon as possible. The previous API versions are still available but are scheduled for decommissioning in the upcoming month. All TPPs are expected to migrate to the latest API versions as soon as possible to avoid service disruptions and failed requests as the legacy versions approach end of life.

Action Required

We strongly recommend that all TPPs complete their migration to the latest API versions without delay.

Failure to migrate may result in:

- Non-compliance with the updated API specifications.
- Failed requests once legacy versions are decommissioned.
- Service disruptions and increased error rates.
- Reduced supportability of integrations using outdated versions.

To avoid operational issues, please ensure your systems are updated and validated against the latest production APIs as soon as possible

Reminder of the SEK Batch Changes

As communicated in previous information letters, the SEK Batch migration introduced updates aligned with ISO 20022 message standards, Nordic Payment Council (NPC) schemes and Swedish sector agreements.

Payment Initiation Services (PIS)

For domestic and recurring domestic transfers:

- The recipient's name must be provided in the field `creditorName` (up to 70 characters).
- Recipient messages must be provided in `remittanceInformationUnstructured` (up to 70 characters).

New properties introduced:

- `creditorName`
- `remittanceInformationUnstructured`

Alias Payments (BG/PG) and Cross-Border Payments

- Message reference must be provided through `remittanceInformationUnstructured`.
- During the transition period, up to 25 characters may be submitted in this field until 8 October 2026. After this date, TPPs must support the new limit of 140 characters in accordance with the SEK Batch requirements.

Account Information Services (AIS)

- AIS responses include the new relevant data elements introduced as part of the SEK Batch implementation.

API Versions

As part of the migration, new versions of the following APIs were introduced:

- Account Information Service (AIS) V3
- Payment Initiation Service (PIS) V4

These versions contain the required support for SEK Batch. Continued use of older versions should therefore be considered temporary and subject to future decommissioning.

Next Steps

Please review your current integrations and confirm that you are using the latest API versions in production.

Further information regarding the retirement of legacy versions will be communicated separately.

If you have any questions, please contact us at **openbanking@skandia.se**.

Thank you for your cooperation.

Best regards,

Skandiabanken Team Open Banking