



CaixaBank-Bankia
integration impact document

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Object

This document sets out the impact on the specific CaixaBank and Bankia interface that the integration of the systems of both entities will have.

Description of the impact

The integration of the systems between the CaixaBank and Bankia entities, which will take place on 11/12/2021, will have the following impact:

1. Accounts:

All the Bankia accounts will be migrated and integrated into CaixaBank. For all purposes, these accounts will be CaixaBank accounts and, therefore, their numbering will change completely, both for the bank code (which will change from 2038 to 2100) and the rest of the account number.

2. Consents and Tokens

The consents and valid tokens associated to PSUs in Bankia will not be migrated to CaixaBank.

3. Changes in the offer of operations:

CaixaBank does not offer the functionality of making immediate bulk payments on its digital channels, so this functionality which is currently available in Bankia through the API will not be available after integration into the CaixaBank APIs.

4. Unavailability of interfaces:

As part of the integration process, Bankia's interface will be discontinued. This unavailability will only affect Bankia PSUs.

CaixaBank APIs will provide information on Bankia's migrated accounts from 9pm on 11/13/2021.

5. State of payment operations initiated in Bankia

Identifiers for transfers initiated in Bankia will not be migrated to CaixaBank. For this reason, it will not be possible to consult payments that have been initiated in Bankia systems that have not reached their final status (ASCS, ACCC, CANC or RJCT) after the integration. Payments that register an error will be carried forward and PSUs will see a new transaction in their accounts.

Actions to be executed by the TPPs

Detailed below are the actions that all TPPs that make use of the Bankia API must carry out prior to, during, and after the technological integration of the entities.

1. Prior actions:

If TPPs wish to maintain their operations with PSUs that are currently Bankia customers and to whom they provide services, they must carry out the necessary adaptations to integrate the CaixaBank API before the technological integration.

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2. Actions during integration:

The TPP should stop using the Bankia API from the start of the technological integration process. Otherwise, all requests made to the Bankia API will be rejected.

3. Actions after integration:

TPPs must start using the CaixaBank API for the PSUs to whom they provide services and who were previously Bankia customers.

TPPs must also request consent to access accounts and obtain new tokens for PSUs previously linked to Bankia.