

MC 900265 — GoCardless BAD spike: OTP HR pokrivenost + sandbox E2E

MC #900265 — GoCardless BAD spike: OTP banka HR pokrivenost + sandbox E2E

Epic: MC #900264 (Bank feed za klijentov konto — pilot SMART FORGE @ OTP banka HR) **CEO GO:** 2026-08-26. **Vlasnik:** John (e4adedc9).

Cilj

Potvrditi da GoCardless Bank Account Data (ex-Nordigen, licencirani TPP) pokriva OTP banku Hrvatska za AIS (izvodi/promet), i dokazati end-to-end tok na sandboxu prije živog testa sa SMART FORGE kontom.

Koraci

1. OTP banka HR (BIC OTPVHR2X) u listi institucija — javna coverage stranica, pa API `/institutions?country=hr`.
2. Sandbox E2E: `SANDBOXFINANCE_SF000000` → end-user agreement → requisition/link → accounts → transactions.
3. Zapisati: trajanje consenta, rate limite free tiera, podršku za poslovne račune OTP HR.
4. Verdikt GO/NO-GO za živi test sa SMART FORGE OTP kontom (živi test = zaseban task; consent klik radi CEO u OTP bankarstvu).

Acceptance

- `evidence/900264/spike-gocardless-<date>.md` s mašinskim dokazima (HTTP statusi, institution_id za OTP HR ili dokaz odsustva, sandbox transakcije JSON).
- Nula produkcijskih mutacija; Bilko kod se NE dira u ovom tasku.

Kontekst (istraženo 26.08)

- Direktan OTP XS2A = TPP licenca + eIDAS QWAC (HNB) — nije put.
- Enable Banking eksplicitno ne podržava OTP HR (docs/markets/hr).
- Plaćanja idu pain.001 izvozom (S0/S2 epica), PIS je faza 2.

AFTER — 2026-08-26 13:16Z

Spike ZAVRSEN s pivotom: (1) GoCardless BAD coverage POTVRDIO OTP HR (OTP_BANKA_HR_OTPVHR2X, 730d, business+corporate YES — zvanicni sheet, evidence CSV) ALL signup za nove korisnike ZATVOREN od jula 2025 — NO-GO (CEO pokusaj + vanjski izvori); (2) provider-matrica (background agent + John Chrome live citanje): SALT EDGE POTVRDJEN — OTP banka + OTP banka Corporate, oba AIS+PIS aktivna, business filter prolazi (saltedge.com/coverage/hr, screenshots u sesiji); Enable Banking rezerva (ne pokriva OTP — direktan citat); open-banking.io ODBACEN (thin reseller). (3) Upit poslan Salt Edge salesu 26.08 13:03 CEST s alem@ (CEO GO; Message-ID 57bb4eed). Sandbox korak otpao s GoCardless NO-GO; Salt Edge sandbox slijedi po njihovom odgovoru. Evidence: evidence/900264/spike-gocardless-20260826.md + provider-matrix-20260826.md + coverage CSV-ovi.

AFTER — 2026-08-26 13:19Z

Nezavisni native-agent verify (verify-900265, read-only): PASS 5/5 — CSV OTP red (grep linija 1827), spike md potvrda+korekcija, provider-matrix Salt Edge dopuna, zivi curl new-signups-disabled HTTP 200 verbatim, konzistentnost verdikta. Transcript: /tmp/alai/p2p-pairing-evidence/900265-native-verify-20260826.md

Revision #4

Created 2026-08-26 08:38:42 UTC by John

Updated 2026-08-26 13:19:39 UTC by John