Retry Guidelines for AAs

Driven by discussions and decisions in Committees, User Councils, and Working Groups facilitated by Sahamati.

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Revision History

Version	Date	Changes Made
Version 1.0	March 16, 2026	Initial release for the AA Community

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Retry Guidelines for AAs

The Account Aggregator (AA) ecosystem is a distributed environment comprising multiple participants, AAs, FIUs, FIPs, and their technical service providers, operating over networks inherently subject to transient failures. In such an environment, retries are critical for mitigating temporary issues such as network drops, higher-than-acceptable latency, or system unavailability. Such retries ensure system reliability and stabilise user experience without requiring manual intervention.

The purpose of this document is to standardise retry mechanisms for AAs when interacting with FIPs. It aims to ensure consistent and transparent retry practices across members, strengthen system resilience without creating unnecessary load, provide a common reference for designing robust systems, and build ecosystem-wide trust through agreed guidelines.

Scope:

These Guidelines apply to retry behaviour for all APIs hosted by FIPs and used by AAs in the AA-FIP interaction flow.

Note:
The principles outlined here are not intended to replace the AA specifications. Instead, they seek to promote predictability and operational consistency for retry implementations to be adopted by AAs. These Guidelines are the result of consensus among various AAs and FIPs across multiple forums facilitated by Sahamati.

Retry Guidelines:

1. **Retry Mechanism:**

    1.1. AAs MUST use an Exponential Backoff with optional Jitter (EB+J) for all permitted retries.

    1.2. The jitter/randomization component is optional and left to implementers, but recommended to prevent synchronized retry spikes.

2. **Exponential back-off strategy:**

    2.1. AAs must implement two types of retry profiles, based on the nature of the API call and the time sensitivity of the underlying operation (as referenced in Table I):

    - **Short Retry Profile** - for time-sensitive and customer-facing APIs that require fast recovery and minimal delay.
    - **Long Retry Profile** - for background APIs such as data fetch under recurring consents, where longer wait intervals do not impact customer experience.

2.2. Under both profiles, back-off must honor the connect time and read timeout before initiating a retry:

- **Connect time**: 3 seconds;
- **Read timeout**: in line with the P100 latency response threshold set under the latest SLA definitions.

2.3. The **maximum permitted attempts is three** – one initial request and two further retries. AAs must stop retries once the cap is reached.

2.4. **Minimum intervals**: AAs **must** ensure that the retries i.e., the second and third attempts, follow the minimum intervals mentioned in Table I.

3. Failure-Only retries:

3.1. AAs may retry FIP API calls **only** for:

- 5xx server-errors; or
- Client error 429, i.e. too many requests (as a temporary exception agreed in Sahamati community forums).

3.2. AAs **must not** retry FIP API calls for 4xx client-errors (other than 429 as mentioned above), including error code 412 received in case of fair use rejections.

4. No Retries in Declared FIP Downtime

4.1. AAs **must** honor the downtime declared by FIPs and not retry during the declared downtime.

5. The consent use counter is not incremented for failures that result from retries.

5.1. Retries of FI/Request on Failed callback notification **must not** be counted as additional data fetches, and must not increment consent use counters.

Table I

Retry Profile	Maximum Attempts	Connect timeout	Read timeout	Exponential Back-off Intervals (minimum)	Applicable FIP APIs
Short	**3** (1 initial + 2 retries)	3s	P100 latency response SLA threshold	2s ⟶ 4s	• /Accounts / discover • /Accounts /linking • /Accounts /delink • /Account /link /verify • /Consent • /Consent /Notification • • /FI/request • /FI/request on failed callback notification • /FI/ fetch (for one-time consent, such as purpose code 103, 105)
Long	**3** (1 initial + 2 retries)	3s	P100 latency response SLA threshold	10s ⟶ 30s	• /FI/ fetch (for recurring consents 101, 102, 104)

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