Request for exemption from the obligation to set up a contingency mechanism (SUP 15C Annex 1D)

Interface name / ID (ASPSPs submitting a return should provide the name or ID used within the PSP to identify the interface being reported on)

FRN (Firms registration number)

Purpose of this form

Account servicing payment service providers (ASPSPs) that opt to provide a dedicated interface under article 31 of the Regulatory Technical Standards for strong customer authentication and common and secure open standards of communication (SCA-RTS) may request that the FCA grant an exemption from the obligation in article 33(4) to set up a contingency mechanism. The exemption will be granted if the dedicated interface meets the conditions set out in article 33(6).

ASPSPs wishing to rely on the exemption in article 33(6) of the SCA-RTS must submit this form via Connect.

Important information you should read before completing this form

Where a group of ASPSPs operates the same dedicated interface across different banking brands, subsidiaries or products, we require a single request for that dedicated interface.

Where a group of ASPSPs or a single ASPSP operates a number of different dedicated interfaces, e.g. in respect of different banking brands, subsidiaries or products, we require separate requests in respect of each different dedicated interface for which an ASPSP is seeking an exemption.

Guidance on completing the form can be found in the Payment Services and Electronic Money Approach Document, Chapter 17.

ASPSPs completing the form should also comply with the Guidelines on the conditions to be met to benefit from an exemption from contingency measures under article 33(6) of Regulation (EU) 2018/389 (RTS on SCA & CSC) (EBA Guidelines).

The FCA processes personal data in line with the requirements of The General Data Protection Regulation (EU) 2016/679 and the Data Protection Act 2018. For further information about the way we use the personal data collected in this form, please read our privacy notice available on our website: www.fca.org.uk/privacy.

Filling in the form

Please complete the form electronically:

- use the TAB key to move from question to question and press SHIFT TAB to move back to the previous question
- save all the parts of the pack you have completed and attach to your application

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General information

i Is this a single request for a dedicated interface operated across different banking brands, subsidiaries or products?

☐ No

☐ Yes ▸ Give names below of the different banking brands, subsidiaries or products.

ii Is this is a request for one of a number of dedicated interfaces being operated across different banking brands, subsidiaries or products?

☐ No

☐ Yes ▸ Identify the group (eg banking group) and the brand, subsidiary or product which is the subject of this request.

Contact for this application

iii Contact details of the person we will get in touch with about this application

Name	
Role within organisation	
Phone number (including STD code)	
Email address	

Service level, availability and performance
Use this section to provide the information required under EBA Guideline 2

Q1 **Has the ASPSP defined service level targets for out of hours support, monitoring, contingency plans and maintenance for its dedicated interface that are at least as stringent as those for the interface(s) used by its own payment service users (EBA Guideline 2.1)?**
☐ Yes
☐ No

Q2 **Has the ASPSP put in place measures to calculate and record performance and availability indicators in line with EBA Guidelines 2.2 and 2.3?**
☐ Yes
☐ No

Please provide supporting evidence for your answer to question 1.

Publication of statistics

Use this section to provide the information required under EBA Guideline 3

Q3 **Please set out the plan for the quarterly publication of daily statistics on the availability and performance of the dedicated interface and payment service user interface.**

Stress testing
Use this section to provide the information required under EBA Guideline 4

Q4 **Please provide a summary of the results of stress tests undertaken.**

Obstacles

Use this section to provide the information required under EBA Guideline 5

Q5 **Please describe the method(s) of carrying out the authentication procedure(s) of the payment service user that are supported by the dedicated interface.**

Redirection

Summary of the authentication procedure

Explanation of why the methods of carrying out the authentication procedure does not create obstacles

Please confirm if you have attached any supporting evidence

☐ Attached

Decoupled

Summary of the authentication procedure

Explanation of why the methods of carrying out the authentication procedure does not create obstacles

Please confirm if you have attached any supporting evidence

☐ Attached

Embedded

Summary of the authentication procedure

Explanation of why the methods of carrying out the authentication procedure does not create obstacles

Please confirm if you have attached any supporting evidence

☐ Attached

Other authentication method

Summary of the authentication procedure

Explanation of why the methods of carrying out the authentication procedure does not create obstacles

Please confirm if you have attached any supporting evidence

☐ Attached

Design and testing to the satisfaction of PSPs

Use this section to provide the information required under EBA Guideline 6. Also complete Form B

Q6 **Please provide information on whether, and, if so, how the ASPSP has engaged with AISPs, PISPs and CBPIIs in the design and testing of the dedicated interface.**

Q7 **Please provide the date from which the ASPSP has made available, at no charge, upon request, the documentation of the technical specification of any of the interfaces specifying a set of routines, protocols, and tools needed by AISPs, PISPs and CBPIIs to interoperate with the systems of the ASPSP. (dd/mm/yyyy)**

    /   /

Q8 **Please provide the date on which the ASPSP published a summary of the technical specification of the dedicated interface on its website and a web link. (dd/mm/yyyy)**

    /   /

Q9 **Please provide the date on which the testing facility became available for use by AISP, PISPs, CBPIIs (and those that have applied for the relevant authorisation. (dd/mm/yyyy)**
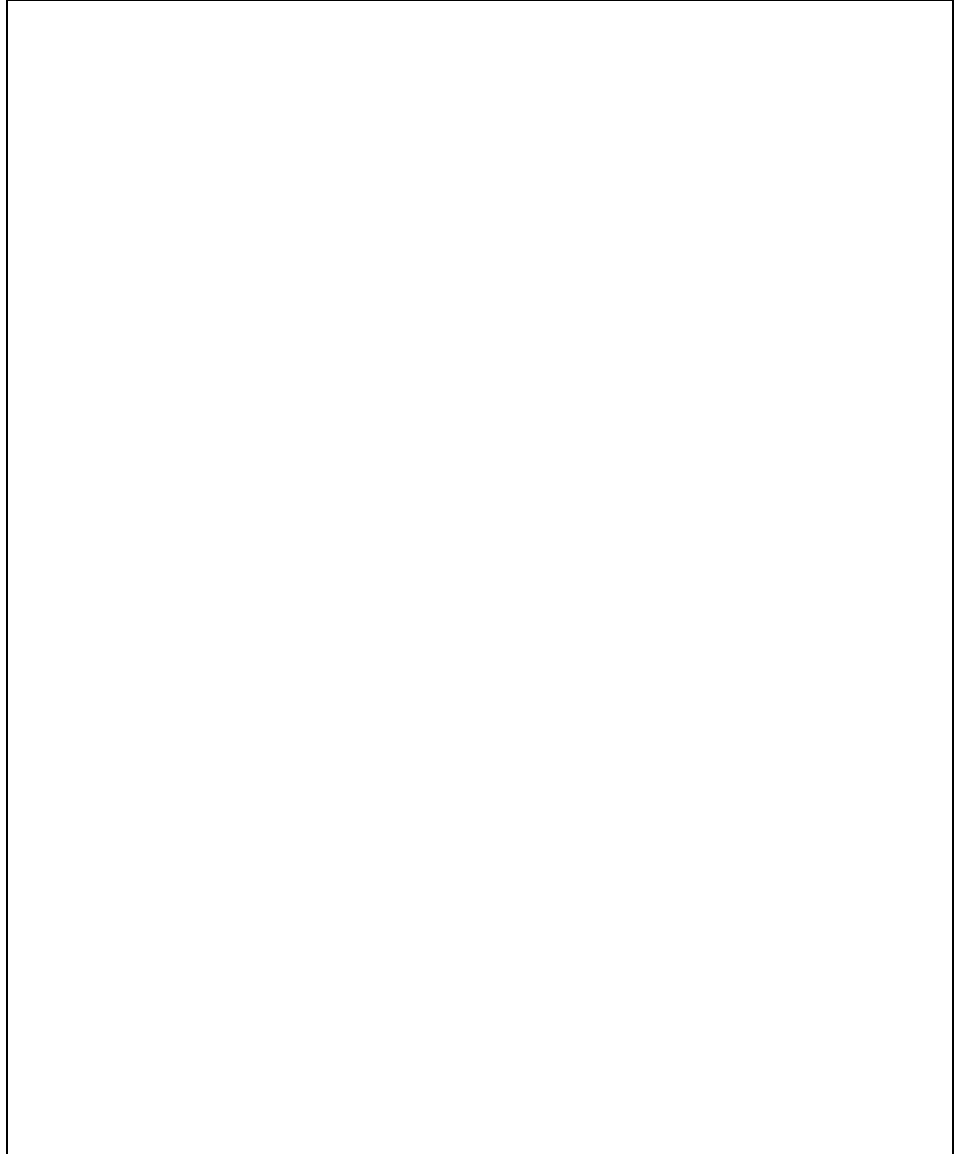
    /   /

Q10 **Please provide the number of different PISPs, CBPIIs, AISPs that have used the testing facility.**

AISPs

CBPIIs

PISPs

Q11 Please provide a summary of the results of the testing as required.

Wide usage of the interface

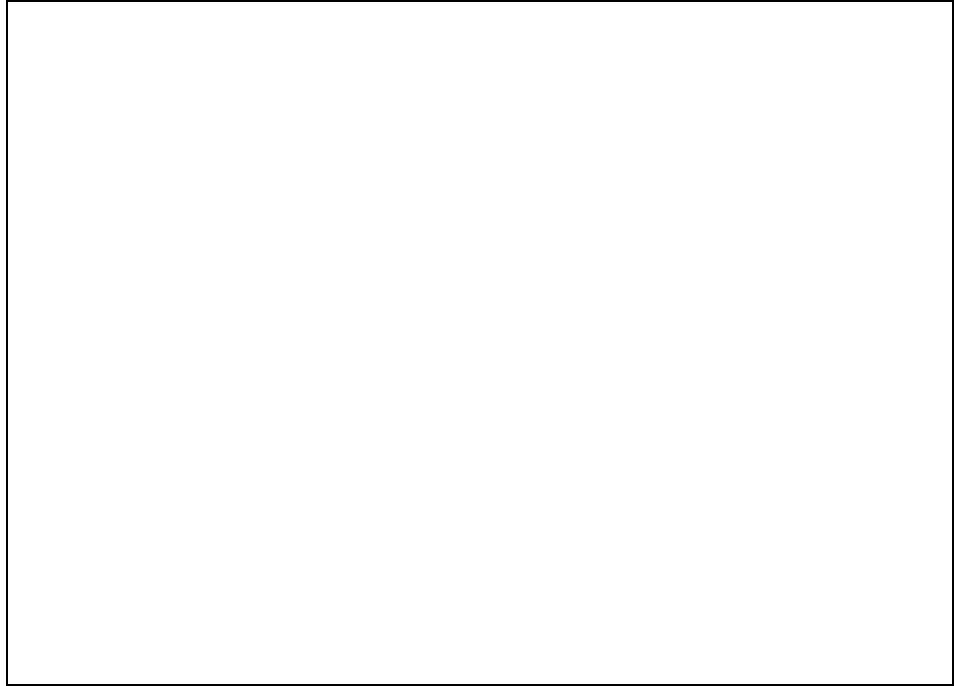Use this section to provide the information required under EBA Guideline 7

Q12 **Please provide a description of the usage of the dedicated interface in a three month (or longer) period prior to submission of the exemption request.**

Q13 **Describe the measures undertaken to ensure wide use of the dedicated interface by AISPs, PISPs, CBPIIs.**
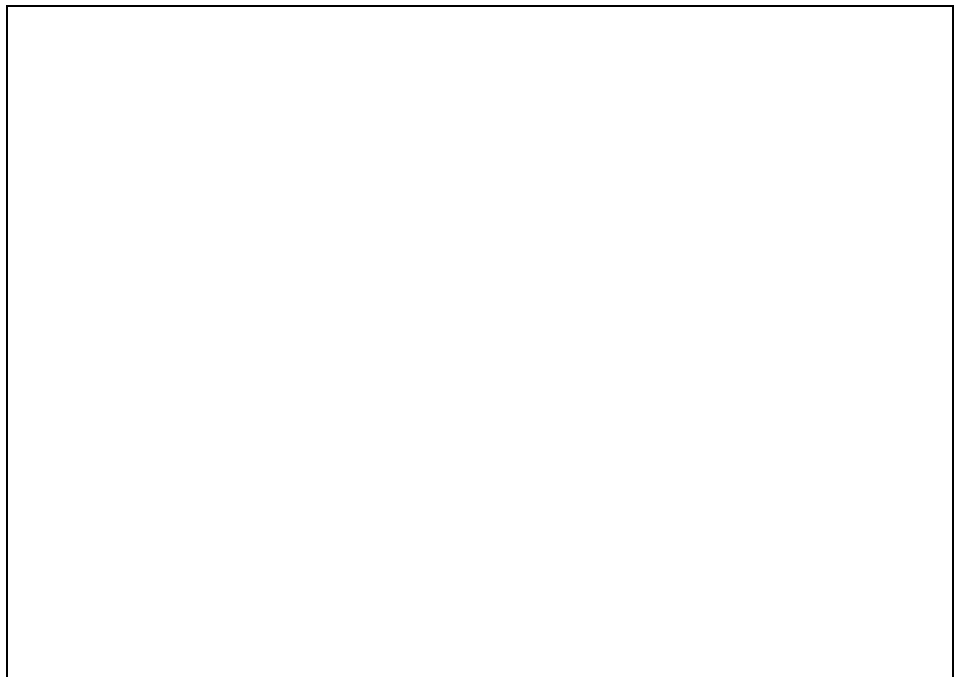
Resolution of problems

Use this section to provide the information required under EBA Guideline 8

Q14 **Please describe the systems or procedures in place for tracking, resolving and closing problems, particularly those reported by AISPs, PISPs, and CBPIIs.**

Q15 **Please explain any problems, particularly those reported by AISPs, PISPs and CBPIIs, that have not been resolved in accordance with the service level targets set out in EBA Guideline 2.1.**

Form B – Design of the dedicated interface
Use this section to provide the information required under EBA Guideline 6

Article	Requirement	Description of the functional and technical specifications that the ASPSP has implemented to meet this requirement. [Where relevant, also reference to the specific market initiative API specification used to meet this requirement and the results of conformance testing attesting compliance with the market initiative standard]	Summary of how the implementation of these specifications fulfils the requirements of PSD2, SCA-RTS and FCA Guidelines. [Where relevant, any deviation from the specific market initiative API specification which has been designed to meet this requirement]	If not in place at the time of submission of the exemption request, when will the functionality be implemented to meet the requirement (must be before 14 September 2019). Has a plan for meeting the relevant requirements been submitted to the FCA alongside this form?
PSD2 Article 67 SCARTS Article 30 RTS	Enabling AISPs to access the necessary data from payment accounts accessible online	1a	1b	1c

PSD2 Article 65 & 66 SCARTS Article 30	**Enabling provision or availability to the PISP, immediately after receipt of the payment order, of all the information on the initiation of the payment transaction and all information accessible to the ASPSP regarding the execution of the payment transaction**	2a	2b	2c
SCA-RTS Article 30(3)	**Conforming to (widely used) standard(s) of communication issued by international or European standardisation organisations**	3a	3b	3c
PSD2 Article 64 (2) SCA-RTS Article 30(1) (c)	**Allowing the payment service user to authorise and consent to a payment transaction via a PISP**	4a	4b	4c

PSD2 Article 66(3)(b) and 67(2)(b)	**Enabling PISPs and AISPs to ensure that when they transmit the personalised security credentials issued by the ASPSP, they do so through safe and efficient channels.**	5a	5b	5c
PSD2 Article 65(2)(c), 66(2)(d) and 67(2)(c) SCA-RTS Article 30(1) (a) and 34	**Enabling the identification of the AISP/PISP/CBPII and support eIDAS for certificates**	6a	6b	6c
SCA-RTS Article 10(2) (b)	**Allowing for 90 days re-authentication for AISPs**	7a	7b	7c

SCA-RTS Article 36(5)	**Enabling the ASPSPs and AISPs to count the number of access requests during a given period**	8a	8b	8c
SCA-RTS Article 30 (4)	**Allowing for a change control process**	9a	9b	9c

PSD2 Article 64(2) and 80(2) and 80(4)	**Allowing for the possibility for an initiated transaction to be cancelled in accordance with PSD2, including recurring transactions**	10a	10b	10c
SCA-RTS Article 36(2)	**Allowing for error messages explaining the reason for the unexpected event or error**	11a	11b	11c
PSD2 Article 19(6)	**Supporting access via technology service providers on behalf of authorised actors**	12a	12b	12c

PSD2 Article 97(5) and SCA-RTS Article 30(2)	**Allowing AISPs and PISPs to rely on all authentication procedures issued by the ASPSP to its customers**	13a	13b	13c
PSD2 Article 67 (2) (d) and 30 (1) (b) and SCA-RTS Article 36 (1) (a)	**Enabling the AISP to access the same information as accessible to the individual consumer and corporates in relation to their designated payment accounts and associated payment transactions**	14a	14b	14c
SCA-RTS Article 36(1)(c)	**Enabling the ASPSP to send, upon request, an immediate confirmation yes/no to the PSP (PISP and CBPII) on whether there are funds available**	15a	15b	15c

PSD2 Article 97(2) and SCA-RTS Article 5	**Enabling the dynamic linking to a specific amount and payee, including batch payments**	16a	16b	16c
SCA-RTS Articles 30(2), 32(3), 18(2)(c)(v) and (vi) and 18(3)	**Enabling the ASPSP to apply the same exemptions from SCA for transactions initiated by PISPs as when the PSU interacts directly with the ASPSP**	17a	17b	17c
SCA-RTS Article 4	**Enabling strong customer authentication composed of two different elements**	18a	18b	18c

SCA-RTS Articles 28 & 35	**Enabling a secure data exchange between the ASPSP and the PISP, AISP and CBPII mitigating the risk for any misdirection of communication to other parties**	19a	19b	19c
PSD2 Article 97(3) SCA-RTS Articles 30 (2)(c) and 35	**Ensuring security at transport and application level**	20a	20b	20c

PSD2 Article 97(3) SCA-RTS Articles 22, 35 and 3	**Supporting the needs to mitigate the risk for fraud, have reliable and auditable exchanges and enable providers to monitor payment transactions**	21a	21b	21c
SCA-RTS Article 29	**Allowing for traceability**	22a	22b	22c
SCA-RTS Article 32	**Allowing for the ASPSP's dedicated interface to provide at least the same availability and performance as the user interface**	23a	23b	23c