

THIRD PARTY PROVIDER

Modified Customer Interface Summary of Information Document

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Information needed for your application

Introduction

This document details CAF Bank's approach to allowing Third Party Providers (TPPs) access to customer account information and payment initiation services, in accordance with the Payment Services Regulations 2017 (PSR) which implements the Second Payment Services Directive (PSD2) regulations.

CAF Bank is providing access through a modified customer interface (MCI), enabling customers to share their account information and use payment initiation services through a registered TPP. The modified customer interface has been designed to comply with the Strong Customer Authentication Regulation Technical Standards (SCA-RTS).

Scope

The following CAF Bank payment accounts are in scope for a modified customer interface:

- CAF Cash Account
- CAF Bank Personal Account

The following payment account services are in scope for account information services:

- View accounts
- View balance
- View transactions

The following payment initiation services are in scope for payment initiation services:

- Make a Payment*
- Transfer between accounts
- Standing Orders

* Payments are GBP payments within the UK only

Faster Payments will be received in the payee's account in respect of Online Faster Payments by close of business on the working day following the day the instruction is received. Valid instructions received after that time will be deemed to have been received at 9am on the next working day.

Our criteria for acceptance

Before you contact us to register for access to our modified customer interface there are some steps that will need to be completed first:

1. You will need to be registered or authorised, or applied to be registered or authorised, as a AISP, PSIP or CBPFI by a National Competent Authority (NCA). The NCA in the UK is the Financial Conduct Authority.
2. You will need to have valid Electronic Identification and Trust Services (eIDAS) certificate issued by a Qualified Trusted Service Provider (QTSP).

The registration process

Once you have completed the requirements stated above you can contact us to register with us. Please see the [Contact section](#) later in this document. We will then send you our application form and checklist of information you are required to send us together with our CAF Bank Payment Service Provider Access Policy. The application form will ask for:

- Individual contact details
- Your company name
- Your company address
- Your company email address
- Your company phone number
- Your role as TPP, either AISP, PSIP or CBPII
- Whether you are authorised or registered with a NCA, including your company's Authorisation number
- A full list of the payment account services you require from us
- A copy of your eIDAS certificate

Depending on our initial assessment, there may be instances where we will need to request further information from you. We will contact you at this point.

Once your registration has been approved, we will contact you to arrange access to our test facility. We will also provide you with:

- The technical specifications for the MCI
- The URL for access
- Instructions giving you the information you need to access

PRETA Open Banking Europe Directory

In order to use our MCI, you will need to join the PRETA Open Banking Europe Directory. This provides a directory of regulated entities that are able to access account balances, transaction history and make payments on behalf of customers.

Visit the PRETA website at: www.preta.eu/

Please note: Whilst being registered on the PRETA directory is not a prerequisite of the registration stage with us, it is a requirement for interfacing with our MCI.

Timeframes and notifications

We will process your registration as quickly as we can, but no longer than three months from receipt of your application. Following this, we will contact you to arrange connection or give you full details why your application has been declined.

Contact

For further information regarding registering with CAF Bank as a Third Party Provider, please contact us via the following:

- Telephone CAF Bank Customer Services on **03000 123 456** and choose option 3 for Third Party Provider access
- Email CAF Bank Customer Services on cafbank@cafonline.org
- By post to: CAF Bank Customer Services, 25 Kings Hill, West Malling, Kent ME19 4JQ

Further information

- Details of registering and getting authorised by the FCA can be found on their website at: www.fca.org.uk/
- The UK finance guide to access to payment account services is available from: www.ukfinance.org.uk/system/files/Access-to-Payment-Account-Services-FINAL-ONLINE.pdf
- Details of joining the PRETA directory can be found on their website at: www.preta.eu/

- A list of QTSPs can be found on the Open Banking Europe website at: www.openbankingeurope.eu/qtsp-and-eidas/

List of abbreviations

Abbreviation	Description
AISP	Account Information Service Provider
ASPSP	Account Serving Payment Service Providers
CBPII	Card Based Payment Institution Issuer
eIDAS	Electronic Identification and Trust Services
NCA	National Competent Authority
PISP	Payment Initiation Service Provider
PSD2	Payment Services Directive 2
PSR	Payment Services Regulation
QTSP	Qualified Trusted Service Provider
SCA-RTS	Strong Customer Authentication Regulatory Technical Standards
TPP	Third Party Provider

Telephone calls may be monitored or recorded for security/training purposes.
Lines are open Monday to Friday 9am - 5pm (excluding English bank holidays).

CAF Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 204451). CAF Bank Limited Registered office is 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ. Registered in England and Wales under number 1837656.