



Third Party Provider Access

Frequently Asked Questions (FAQs) for CAF Bank customers

What is a Third Party Provider (TPP)?

If your account is accessible online, a TPP can provide you with additional services relating to your payment account. A TPP could:

- Make payments from your account on your behalf
- Allow you to view your accounts, regardless of provider, all in one place
- Offer tools that help you analyse your transactions

Not every TPP can provide these services. They must be authorised or regulated by law to do so.

You can search for authorised UK TPPs on the Financial Services register. See [How can I check that a TPP I want to use is authorised?](#) below.

What is Third Party Provider Access?

You can choose to allow Third Party Providers (TPPs) who have been authorised or regulated by their National Competent Authority (NCA) access to your account data to provide online payment and information services. The aim of this is to increase competition in the banking industry. In the UK, the NCA is the Financial Conduct Authority.

What does CAF Bank provide?

CAF Bank provides a modified customer interface (MCI) to enable customers to share their balance and transaction history with authorised Third Party Providers (TPPs) and to make payments from their accounts.

How can I check that a TPP I want to use is authorised?

Third Party Providers (TPPs) have to be authorised by the Financial Conduct Authority (or an FCA-equivalent regulator from another EU country) and registered on the Open Banking Directory. We will not share information with any TPP that isn't authorised or registered. You can find out if a TPP is authorised on the FCA website at: www.fca.org.uk/firms/financial-services-register

What types of services do TPPs provide?

With your consent, authorised TPPs can allow you to see the information for all of your bank accounts in one place, for example in a mobile app or online. These types of TPPs are referred to as Account Information Service Providers and include accounting and budgeting applications.

Regulated TPPs can allow you to use their applications to send payments from your bank accounts. These types of TPPs are referred to as Payment Information Service Providers (PISPs) and as with AISPs they need your consent before providing you with this service.

How does a TPP access information about my accounts?

A TPP can only access your information with your permission.

A TPP will need your online banking login and security details to provide you with their service(s). If we receive any instructions from a TPP using your account details, we will treat this instruction as if it were from you.

If you choose to use a TPP, please be aware that the personal and banking information you share with them is valuable to fraudsters. There is some important safety advice to remember:

- Be cautious when you receive seemingly random contact by telephone, email or via social media. Fraudsters will pretend to be legitimate companies, so please be careful when anyone requests your personal or banking information
- Always check that the TPP to whom you are going to provide your online banking details is legitimate and authorised
- Don't disclose any personal or financial information if you don't know who you are talking to or suspect the provider isn't who they claim to be
- Make sure you understand and agree with the level of access you are providing to your account, what account data you will share and how your information will be used

What if the TPP I want to use does not show CAF Bank as a service provider?

When registering with a TPP you may be presented with a list of Account Serving Payment Service Providers (ASPSPs). If CAF Bank is not listed, it will be because that TPP has not registered with us. If you want to continue using the TPP, you should contact them and request that they contact us and register. Details of how they can do this are displayed on our website.

How do I give consent for a TPP to access my account data?

When you sign up with a TPP, they should provide you with information to understand the nature of the service being provided and how they will use your data, including whether it will share your data with anyone else. The TPP will need to get your consent to access your data for the purpose of providing services to you.

How secure are my details?

Under existing data protection regulations, TPPs must protect your data and PSD2 will require these businesses to put measures in place to keep your data and credentials safe and secure.

You should be vigilant to fraud when using online Account Information Services (AIS) or Payment Initiation Services (PIS). If you have any doubts about whether a company is legitimate, you should ask them for more information to enable you to clarify who they are. For example, who are they regulated by? If you don't know who you are talking to, or there is reason to suspect that the provider is not who they claim to be, don't disclose your banking security credentials, or other personal or financial information.

How do I make sure I am protected?

Be vigilant

If you don't know who you're talking to, or there is reason to suspect that the provider is not who they claim to be, don't disclose your Security Details, or other personal or financial information.

Read the details

Always read the terms and conditions of a provider of financial services carefully before signing up. This includes the terms and conditions of TPPs.

Be data savvy

Make sure you understand and agree what access you are granting to your account, how the account information will be used and who it may be passed to.

Check your statements

Keep an eye on your bank statements and get in touch with us if you don't recognise a payment.

What if I've noticed a transaction that I don't recognise?

If you notice a payment out of your account that you did not authorise, you should contact us as soon as possible on **03000 123 456** or alternatively, email us on cafbank@cafonline.org

How do I stop a TPP having access to our accounts?

TPP services are provided by third party companies and not CAF Bank. You will need to contact the TPP directly and follow their process to opt out of their services. However, if you have concerns about the TPP or want to be sure that they are no longer accessing your account, you can contact us and we will restrict their access.

Is there a charge in order to allow a TPP access?

CAF Bank will not charge you to use a TPP to access your accounts. However, some regulated TPPs may choose to charge you for their products and services.

Will you notify me when a TPP has been given access to my accounts?

No. Once a TPP has been registered for access with CAF Bank, you will see CAF Bank listed in the TPPs' website under their list of Account Servicing Payment Service Providers (ASPSPs). They may notify you or have an area of newly added ASPSPs.

Will you notify me if CAF Bank ceases to allow access to a TPP that I use?

Yes. When access to customer account information is denied, CAF Bank will contact you to inform you of our intentions and the reason for denying access.

Will I be able to access my CAF Bank accounts via a TPP during out of office hours?

Yes, you will be able to access your accounts via a TPP at all times, the same as if you were logging on directly from our website.

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).
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