



PSD2 – Access to Information and Payment Services

Frequently asked questions (FAQs) for Third Party Providers

Information for Third Party Providers (TPPs)

PSD2 requires us to provide secure access to data and payment services for Third Party Providers (TPPs). Our approach to meeting PSD2 regulatory compliance is to provide access via a modified customer interface (MCI) across our online payment accounts by Account Information Service Providers (AISPs), Payment Initiation Service Providers (PISPs) or Card Based Payment Instruction Issuers (CBPIIs).

A testing facility is available for you to test the connectivity and functionality of your applications and software to access payment accounts.

To access and to make use of our MCI you will need to:

- Be registered or authorised, or applied to be registered or authorised, as an AISP, PISP or CBPII by a National Competent Authority (NCA). The NCA in the UK is the Financial Conduct Authority
- Have a valid Electronic Identification and Trust Services (eIDAS) certificate issued by a Qualified Trusted Service Provider (QTSP). We will work with TPPs who meet the above criteria to register, in order to access our online payment accounts

Please see the **Modified Customer Interface Summary of Information document** available on our website for more information.

What do we need to do to apply?

Firstly, you need to be registered or authorised by your National Competent Authority (NCA) and to have an Electronic Identification and Trust Service (eIDAS) certificate issued by a Qualified Trusted Service Provider.

Who should we contact when we wish to apply for access to data and payment services?

You can contact CAF Bank by using one of the following options:

- 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

Do we need to have our certificate registered with any directories?

To use our MCI, you will need to join the PRETA Open Banking Europe Directory. However, you do not need to be registered on the PRETA directory when you initially apply to us.

How long will it take to reach a decision?

Timescales will vary depending on the nature of the application. We will reach a decision on your application as soon as possible, but no later than three months.

What documentation will you issue to us to confirm access?

Once your application has been accepted, we will contact you and send you details of how to access our MCI. We will also send you the technical specification for our MCI and a URL to access the sandbox.

Is there a technical support helpline to deal with any technical issues?

Once your application has been accepted, we will give you contact details for our technical support.

Will we need to satisfy any ongoing monitoring requirements?

You will need to continue to be registered or authorised with a National Competent Authority and have your eIDAS certification details registered on the PRETA Open Banking Directory.

What notice will you give us if you wish to terminate any access?

If you are no longer registered or authorised with an NCA, or do not have an eIDAS certificate or get removed from the PRETA directory, then access requests will be denied immediately.

Who do we contact if we have a complaint?

You can contact your NCA should you have a complaint about us. In the UK, the NCA is the Financial Conduct Authority (FCA).

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

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