

Chapter 7

Information about current account services

7.6 Publication of information about major operational or security incidents, and complaints information

Major operational or security incidents

- (1) This *rule* applies to information about the *firm's* operational or security resilience.
- (2) The *firm* must publish the information in (3) about the major operational or security incidents in respect of which the *firm* has submitted an initial report to the *FCA* under regulation 99 of the *Payment Services Regulations* in a current account measurement period (see ■ BCOBS 7.7.1R).
- (3) The information is:
 - (a) the total number of major operational or security incidents reported in the relevant current account measurement period (see ■ BCOBS 7.7.1R);
 - (b) the number of major operational or security incidents reported in that period, affecting each of:
 - (i) telephone banking;
 - (ii) mobile banking; and
 - (iii) internet banking;
 - (c) the total number of major operational or security incidents reported in that period aggregated with those reported in the preceding three current account measurement periods; and
 - (d) the number of major operational or security incidents reported in that period aggregated with those reported in the preceding three current account measurement periods, affecting each of:
telephone banking;
mobile banking; and
internet banking.
- (4) The *firm* must publish the information required by this *rule*:
 - (a) in the format specified in Table 4 of ■ BCOBS 7 Annex 1R; and
 - (b) on the same webpage as, and immediately below, the information published under ■ BCOBS 7.5.1R.

7.6.2

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■ BCOBS 7.6.1R requires *firms* to publish information about the number of initial reports about major operational or security incidents that it makes to the FCA under regulation 99 of the *Payment Services Regulations*. The published numbers relate to: the total number of initial reports in the last current account measurement period, and in the last four current account measurement periods; and the number of incidents affecting each of telephone banking, mobile banking and internet banking, again in the last current account measurement period, and in the last four current account measurement periods. *Firms* are not required to publish separate numbers for commercial channels affected by a major operational or security incident other than telephone banking, mobile banking and internet banking.

Information about complaints

7.6.3

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(1) This *rule* applies to information about *complaints* made to or about a *firm*.

(2) The *firm* must publish:

(a) either:

(i) an indication of where the *firm* has published a *complaints* data summary under ■ DISP 1.10A.1R in respect of the most recent reporting period under ■ DISP 1.10.4R, or

(ii) a statement that the *firm* was not required to publish such a summary; and

(b) either:

(i) if *Financial Ombudsman Service Limited* has published *complaints* data on its website relating to the *firm* in its most recent publication of complaints data, a link to that data, or

(ii) a statement that *Financial Ombudsman Service Limited* has not published *complaints* data on its website relating to the *firm* in its most recent publication of complaints data.

(3) The *firm* must publish the information required by this rule:

(a) in the format specified in Table 5 of ■ BCOBS 7 Annex 1R; and

(b) on the same webpage as, and immediately below, the information published under ■ BCOBS 7.6.1R.