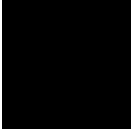


Chapter 1

Strong Customer Authentication and Common and Secure Methods of Communication



Article 15 Credit transfers between
accounts held by the same natural or legal
person

Payment service providers shall be allowed not to apply strong customer authentication, subject to compliance with the requirements laid down in Article 2, where the payer initiates a credit transfer in circumstances where the payer and the payee are the same natural or legal person and both payment accounts are held by the same account servicing payment service provider.