

Chapter 1

Strong Customer Authentication and Common and Secure Methods of Communication

Article 31 Access interface options

Account servicing payment service providers shall establish the interface(s) referred to in Article 30 by means of a dedicated interface or by allowing the use by the payment service providers referred to in Article 30(1) of the interfaces used for authentication and communication with the account servicing payment service provider's payment services users.

(1) Subject to paragraph 2 of this Article, account servicing payment service providers shall establish the interface(s) referred to in Article 30 by means of a dedicated interface or by allowing the use by the payment service providers referred to in Article 30(1) of the interfaces used for authentication and communication with the account servicing payment service provider's payment services users.FCA 2021/45

(2) Account servicing payment service providers specified in paragraph 3 of this Article shall establish the interface(s) referred to in Article 30 by means of a dedicated interface in respect of all payment accounts that fall within one or more of the following descriptions:FCA 2021/45

(a) a payment account as defined in regulation 2(1) of the Payment Accounts Regulations 2015 (SI 2015/2038);FCA 2021/45

(b) an account operated for an SME that would be the type of account described in paragraph 2(a) of this Article if it were operated for a consumer; andFCA 2021/45

(c) a credit card account operated for a consumer or an SME.FCA 2021/45

(3) An account servicing payment service provider is specified for the purposes of paragraph 2 of this Article if it is not:FCA 2021/45

(a) a small payment institution;FCA 2021/45

(b) a small electronic money institution as defined in regulation 2(1) of the Electronic Money Regulations 2011 (SI 2011/99); orFCA 2021/45

(c) deemed to be authorised under paragraph 1, 12B, 14(2)(a)(i) or 24(4)(a)(i) of Schedule 3 of the Electronic Money, Payment Services and Payment Systems (Amendment and Transitional Provisions) (EU Exit) Regulations 2018 or regulation 8, 11, 28 or 34 of the EEA Passport Rights (Amendment, etc., and Transitional Provisions) (EU Exit) Regulations 2018.FCA 2021/45

(4) For the purposes of this Article:FCA 2021/45

(a) consumer means a consumer as defined in regulation 2(1) of the Payment Accounts Regulations 2015 (SI 2015/2038); and FCA 2021/45

(b) SME means an enterprise as defined in Article 1 and Article 2(1) of the Annex to the Recommendation 2003/361/EC of 6th May 2003 concerning the definition of micro, small and medium-sized enterprises.FCA 2021/45