

Chapter 1

Strong Customer Authentication and Common and Secure Methods of Communication

Article 36 Data exchanges

(1) Account servicing payment service providers shall comply with each of the following requirements:

(a) they shall provide account information service providers with the same information from designated payment accounts and associated payment transactions made available to the payment service user when directly requesting access to the account information, provided that this information does not include sensitive payment data;

(b) they shall, immediately after receipt of the payment order, provide payment initiation service providers with the same information on the initiation and execution of the payment transaction provided or made available to the payment service user when the transaction is initiated directly by the latter;

(c) they shall, upon request, immediately provide payment service providers with a confirmation in a simple 'yes' or 'no' format, whether the amount necessary for the execution of a payment transaction is available on the payment account of the payer.

(2) In case of an unexpected event or error occurring during the process of identification, authentication, or the exchange of the data elements, the account servicing payment service provider shall send a notification message to the payment initiation service provider or the account information service provider and the payment service provider issuing card-based payment instruments which explains the reason for the unexpected event or error.

Where the account servicing payment service provider offers a dedicated interface in accordance with Article 32, the interface shall provide for notification messages concerning unexpected events or errors to be communicated by any payment service provider that detects the event or error to the other payment service providers participating in the communication session.

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(3) Account information service providers shall have in place suitable and effective mechanisms that prevent access to information other than from designated payment accounts and associated payment transactions, in accordance with the user's explicit consent.

(4) Payment initiation service providers shall provide account servicing payment service providers with the same information as requested from the payment service user when initiating the payment transaction directly.

(5) Account information service providers shall be able to access information from designated payment accounts and associated payment transactions held by account servicing payment service providers for the purposes of performing the account information service in either of the following circumstances:

(a) whenever the payment service user is actively requesting such information;

(b) where the payment service user does not actively request such information, no more than four times in a 24-hour period, unless a higher frequency is agreed between the account information service provider and the account servicing payment service provider, with the payment service user's consent.

(6) FCA 2021/45 An account information service provider may only access information in the circumstances described in paragraph 5(b) of this Article, if the payment service user has confirmed with the account information service provider within the previous 90 days that the payment service user continues to consent to such access.