

SUPERVISION RISKS & PROFITABILITY

GESTIRE I RISCHI, GUARDARE LONTANO

**Evoluzione in atto nei Servizi e Sistemi di Pagamento:
Configurazione dei prodotti e Presidio dei Rischi**

**Gli effetti dell'attuazione della PSD 2 sul mercato dei
pagamenti ed i nuovi operatori**

Data: Martedì, 22 Settembre 2020

Inizio seduta: h. 14.00

Chair: **Prof. ssa Anna Omarini**, Università Luigi Bocconi

- i. **Paola Giucca**, Vice Capo del Servizio Strumenti e Servizi di Pagamento al Dettaglio - Dipartimento Circolazione Monetaria e Pagamenti al Dettaglio Banca d'Italia
- ii. **Maurizio Pimpinella**, Presidente APSP Associazione Prestatori Servizi di Pagamento
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GLI EFFETTI DELLA ATTUAZIONE DELLA PSD2 SUL MERCATO DEI PAGAMENTI ED I NUOVI OPERATORI

- **QUADRO BANCHE**

1. PSD 2 - OPEN BANKING
2. NO BANCHE EFFETTIVAMENTE SOCIAL
3. ESPOSIZIONE DI API A TERZI

- **QUADRO PIATTAFORME OTT**

1. ACCESSO DISAGGREGATO API DI SINGOLE FUNZIONI SOCIAL (CON SOLUZIONI DI PAGAMENTO), NON DISPONIBILE A TERZI
2. SOCIAL ATTIVO CON PAGAMENTI
3. ESPOSIZIONE DI API A TERZI?

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FOCUS SU DOCUMENTO:

EBA OPINION on obstacles under Article 32(3) of the RTS on SCA and CSC of June the 4th 2020

Individuazione di alcuni singoli casi di:

- tipologia di **rischio**
- **responsabilità**

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WHAT:

EBA introduces a new set of rules and interpretations focusing on the commercial behaviors of new actors of TPPs and ASPSPs in terms of technical standard and processes.

INTRODUCTION:

On June the 4th 2020, EBA released an Opinion on the interpretation of article 32 (3) of the RTS which requires the ASPSPs that have implemented a dedicated interface to ensure that the interface does not create obstacles to the provision of payment initiation and account information, in order to respond to the queries raised with regard to the dedicated interfaces provided by ASPSPs and, in particular, regarding potential obstacles to the provision of TPPs' services.

An alternative to a dedicated interface (API) is a modified customer interface.

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KEY TAKEAWAYS:

1. *You have an internal authentication procedure – you should make that available to third parties;*
2. *no adding further steps in the payment journey;*
3. *you cannot bounce the customer back to the browser environment and then proceed;*
4. *no forcing to reopen manually the TPP app;*
5. *PISP has the right to initiate the same transactions that the ASPSP offers to its own PSUs;*

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KEY TAKEAWAYS

6. *requesting multiple SCAs can be an obstacle to the provision of TPPs' services;*

7. *ASPSPs should support a single SCA for a single payment initiation via a PISP;*

7.1 *exception to single SCA: payment account to be debited is not transmitted by the PISP to the ASPSP in the payment initiation request, and is selected by the PSU on the ASPSP's domain, requiring two SCAs, namely one SCA to access the list of payment accounts, and a second SCA to authenticate the payment, is not an obstacle;*

8. *even under this exemption, PSUs are still required to re-authenticate at least every 90 days in order to confirm that the AISP can continue accessing their payment accounts data without SCA;*

9. *main obligation and responsibility under PSD2 to perform SCA lies with the ASPSP.*

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CASE 1: Authentication procedures that ASPSPs' interfaces are required to support

If the interfaces provided by ASPSPs do not support **all the authentication procedures** made available by the ASPSP to its PSUs, this would be a **breach** of Article 30(2) RTS and an **obstacle** under Article 32(3) RTS. ASPSP has implemented a redirection or decoupled approach and enables its PSUs to authenticate using the ASPSP's mobile banking app or a dedicated/decoupled app to directly access their payment accounts or initiate a payment, the ASPSP should enable that, when *the PSU is using the services of an AISP/PISP via an app provided by the AISP/PISP:*”

- I. *the PSU is redirected from the AISP/PISP's app to the ASPSP's authentication app, assuming the latter is installed on the PSU's device, without any additional and unnecessary steps in-between (such as the PSU being redirected first to the ASPSP's mobile browser environment); and that*
- II. *after authentication with the ASPSP, the PSU is automatically redirected back to the AISP/PISP's app, without for example the PSU having to manually reopen the TPP's app, which would be an obstacle.*

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Case 2: Multiple SCAs

According to EBA requesting multiple SCAs can be an **obstacle** to the provision of TPPs' services.

- A. In a PIS-only journey, the EBA arrived at the conclusion that ASPSPs should **support a single SCA** for a single payment initiation via a PISP. **Requiring two SCAs** in such a case, namely **one SCA for accessing** the account data, and a **separate SCA for initiating the payment**, is not necessary and is an **obstacle**.
- B. Where the payment account to be debited is not transmitted by the PISP to the ASPSP in the payment initiation request, and is selected by the PSU on the ASPSP's domain, requiring two SCAs, namely one SCA to access the list of payment accounts, and a second SCA to authenticate the payment, **is not an obstacle**.

Fine del documento.