

Firm details

1 Who should the FCA contact at the credit institution in relation to this notification?

A	B	C	D
Name	Position	Telephone number	Email

Notification of refusal or withdrawal of access to payment account services

2 Details of the payment service provider (PSP) or prospective PSP refused access to payment account services

A	B	C
FRN	Name of PSP or prospective PSP	Head office address

3 Please confirm the regulatory status of the PSP that was refused access to payment account services or has had access withdrawn

A	
[select]	"authorised or registered by the FCA or another EEA regulator" "a person that has submitted an application for registration or authorisation"

4 What products and/or services was the PSP or prospective PSP accessing (in the case of withdrawal) or seeking access to?

5 safeguarding account

A		B
yes/no	operational account (i.e. business current account)	yes/no

6 payment accounts (for the purposes of making transactions on behalf of customers)

C		D
yes/no	other	yes/no

7 What payment services did the PSP or prospective PSP provide or intend to provide?

A	
[select one or more]	"(a) services enabling cash to be placed on a payment account and all of the operations required for operating a payment account;" "(b) services enabling cash withdrawals from a payment account and all of the operations required for operating a payment account;" "(c) the execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider— (i) execution of direct debits, including one-off direct debits; (ii) execution of payment transactions through a payment card or a similar device; (iii) execution of credit transfers, including standing orders;" "(d) the execution of payment transactions where the funds are covered by a credit line for a payment service user— (i) execution of direct debits, including one-off direct debits; (ii) execution of payment transactions through a payment card or a similar device; (iii) execution of credit transfers, including standing orders;" "(e) issuing payment instruments or acquiring payment transactions;" "(f) money remittance;" "(g) payment initiation services;" "(h) account information services."

8 When was a decision made to refuse or withdraw access?

A
[date]

9 Was access refused or withdrawn?

Yes/no

10 Was the refusal following receipt of an application?

Yes/no

11 OR, was the PSP or prospective PSP told it was not eligible to apply or was not permitted to progress its application in a timely manner?

Yes/no

12 Withdrawn (please answer questions 13 and 14)

A		B
yes/no	Refused (please answer questions 15 - 19)	yes/no

13 On what date was the decision to withdraw access communicated to the PSP?

A
[date]

14 What period of notice was given if access was withdrawn?

yes/no

15 Did the credit institution provide its criteria to the PSP or prospective PSP enquiring about access to payment account services?

16 If not, please explain why no criteria were provided

yes/no
yes/no
[date]

17 Was the decision to refuse access communicated to the PSP or prospective PSP seeking access?

18 If so, on what date was the decision communicated?

19 If not, please explain why the decision was not communicated

20 What were the duly motivated reasons for refusing or withdrawing access (as per Regulation 105(4) PSRs 2017)? Where appropriate, please make reference to the criteria against which the access seeker was assessed.

A

21 Please describe the process that was followed to make the decision (for example, the person(s) with responsibility for making the decision, any deadlines that were applied, and the arrangements and/or procedures that were followed when considering whether to refuse or withdraw access)

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22 Were the reasons for the decision communicated to the PSP or prospective PSP seeking access or having access withdrawn?

yes/no

23 Was the PSP or prospective PSP provided with an opportunity to respond to the credit institutions' concerns or rectify any identified risks before the decision to refuse/ withdraw access was made?

yes/no

24 If not, please explain why no opportunity was provided

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