

Single Rulebook Q&A

Question ID	2023_6687
Status	Final Q&A
Legal act	Directive 2015/2366/EU (PSD2)
Topic	Strong customer authentication and common and secure communication (incl. access)
Article	66, 67
Paragraph	-
Subparagraph	-
COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations	Regulation (EU) 2018/389 - RTS on strong customer authentication and secure communication
Article/Paragraph	32(4)
Date of submission	12/01/2023
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Disclose name of institution / entity	No
Type of submitter	Competent authority
Subject matter	Period to be covered by statistics pursuant to Article 32(4) of Commission Delegated Regulation (EU) 2018/389
Question	Which period should the statistics to be published by ASPSPs under Article 32(4) of Commission Delegated Regulation (EU) 2018/389 cover in total?
Background on the question	Article 32(4) of Commission Delegated Regulation (EU) 2018/389 requires ASPSPs to publish quarterly statistics on the availability and performance of the dedicated interface and of the interface used by its PSUs, but does not explicitly specify the period which the statistics should cover.
Final answer	<p>In accordance with Article 32(4) of Commission Delegated Regulation (EU) 2018/389, account servicing payment service providers (ASPSPs) are required to publish on their website quarterly statistics on the availability and performance of the dedicated interface referred to in Article 31 of that Regulation, and of the interface used by its payment service users (PSUs).</p> <p>These statistics shall serve to monitor the availability and performance of the dedicated interface provided by ASPSPs, including the compliance with the requirements in Article 32(1) and (2) of that Regulation. In this regard,</p>

	<p>guideline 3.2 of the EBA Guidelines on the conditions to benefit from an exemption from the contingency mechanism under Article 33(6) of Regulation (EU) 2018/389 (EBA/GL/2018/07) provides that the statistics published by ASPSPs pursuant to Article 32(4) of Commission Delegated Regulation (EU) 2018/389 should enable payment initiation service providers, account information service providers, card-based payment instrument issuers and PSUs to compare the availability and performance of the dedicated interface with the availability and performance of each of the interfaces made available by the ASPSP to its PSUs for directly accessing their payment accounts on a daily basis.</p> <p>The Commission Delegated Regulation (EU) 2018/389 does not specify the overall period for which ASPSPs should maintain such statistics on their website. The competent authority may determine an appropriate period for which ASPSPs should maintain these statistics on their website, taking into account the objectives mentioned above.</p>
Link	https://www.eba.europa.eu/single-rule-book-qa/qna/view/publicId/2023_6687

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