

APPLICATION FORM

TO OBTAIN AN EXEMPTION FROM THE PRINCIPLE OF APPLYING STRONG CUSTOMER AUTHENTICATION IN ACCORDANCE WITH ARTICLE 17 OF REGULATION (EU) 2018/389¹

This application form sets out the procedure for payment service providers to obtain an exemption from applying strong customer authentication in respect of legal persons initiating electronic payment transactions through the use of dedicated payment processes or protocols that are only made available to payers who are not consumers, where the National Bank of Belgium is satisfied that those processes or protocols guarantee at least equivalent levels of security to those provided for by PSD2² and the RTS on SCA & CSC.

This form should only be filled out when the dedicated payment processes or protocols for which you are seeking an exemption is not listed as exempted on the website of the Bank.

WHICH INSTITUTION SHOULD COMPLETE THIS FORM?

This application form should be completed by Belgian licensed credit institutions, payment institutions and e-money institutions that offer dedicated payment processes or protocols to payers who are legal persons and not consumers. These dedicated payment processes or protocols allow these payers to initiate electronic payment transactions.

The exemption that may be obtained through this form is an exemption from the requirement to apply strong customer authentication³ to the initiation of these electronic payment transactions. The exemption does not apply to account information that may be obtained through these dedicated payment processes or protocols.

WHAT IS THE DEADLINE FOR SUBMISSION OF THIS FORM?

Should you wish to obtain an exemption before 14 September 2019, we encourage you to submit this application form and its attachments no later than 1 July 2019. Should you wish to obtain an exemption before 14 September 2019 and you submit your form after 1 July 2019, the National Bank of Belgium cannot guarantee providing you with an answer before 14 September 2019.

HOW SHOULD THIS FORM BE COMPLETED AND SUBMITTED?

This application form should be completed by filling out the 'RESPONSE' column next to each Question and provide both requested attachments. You should number these attachments by referring to the relevant Question number as listed in the first column. We encourage you to bundle all attachments in one PDF document.

This application form should subsequently be printed, duly signed (see the last page) by either your CEO, Chairman of the Board, an executive director or a senior manager directly reporting to the CEO, scanned and then submitted, together with all the attachments, in PDF format either via e-mail to Psd@nbb.be or via postal service addressed to the Governor of the NBB.

¹ Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication (hereafter referred to as the 'RTS on SCA & CSC')

² Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (hereafter referred to as 'PSD2')

³ As defined in Articles 4 to 9 of the RTS on SCA & CSC



APPLICATION

INSTITUTION IDENTIFICATION DETAILS	RESPONSE
Statutory name	
Company registration number	
Statutory address	
Commercial address (if different)	
Name of dedicated payment process or protocol for which an exemption is requested	

PERSON(S) RESPONSIBLE FOR THE APPLICATION

IDENTIFICATION	RESPONSE
Name(s)	
contact address(es)	
Phone number(s)	
E-mail address(es)	

	REQUIREMENT	RESPONSE
Q1	Confirmation that the dedicated payment process or protocol is only available <u>to payers</u> who are legal persons and not consumers	Yes / No
Q2	Description of the dedicated payment process or protocol. This should include three aspects: <ul style="list-style-type: none">▪ a description of the authentication procedures for payers;▪ the security measures applied aimed at preventing unauthorized payments;▪ a step-by-step functional description (including visual supports) that describes the different steps in successfully initiating an electronic payment transaction from the perspective of the payer.	3,000 words maximum
Q3	Description of the fraud rate (if applicable) The fraud rate shall be calculated as the total value of unauthorised or fraudulent transactions, whether the funds have been recovered or not, divided by the total value of all transactions for the same dedicated payment process or protocol	1,000 words maximum



DECLARATION BY THE INSTITUTION

ACTING IN MY CAPACITY:

- AS CHIEF EXECUTIVE OFFICER
- AS AN EXECUTIVE DIRECTOR
- AS CHAIRMAN OF THE BOARD OF DIRECTORS
- AS A SENIOR MANAGER (CEO -1 LEVEL)

OF

I, THE UNDERSIGNED,

AFTER HAVING MADE THE USUAL VERIFICATIONS, HEREBY DECLARE THAT THE INFORMATION PROVIDED IN THIS FORM AND ITS ATTACHMENTS IS TRUE, COMPLETE, ACCURATE AND UP TO DATE

DATE, TITLE AND SIGNATURE

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