

Redirect efficient customer journeys

Payment Systems Department



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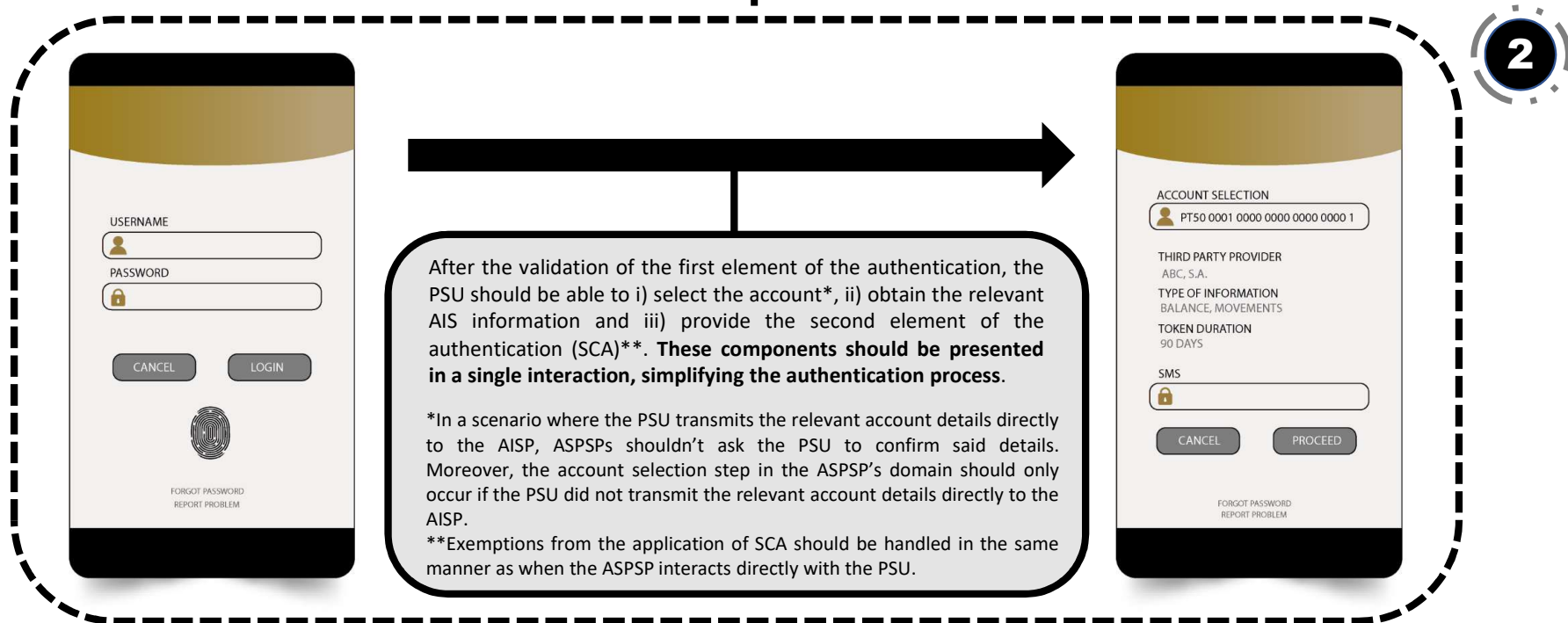
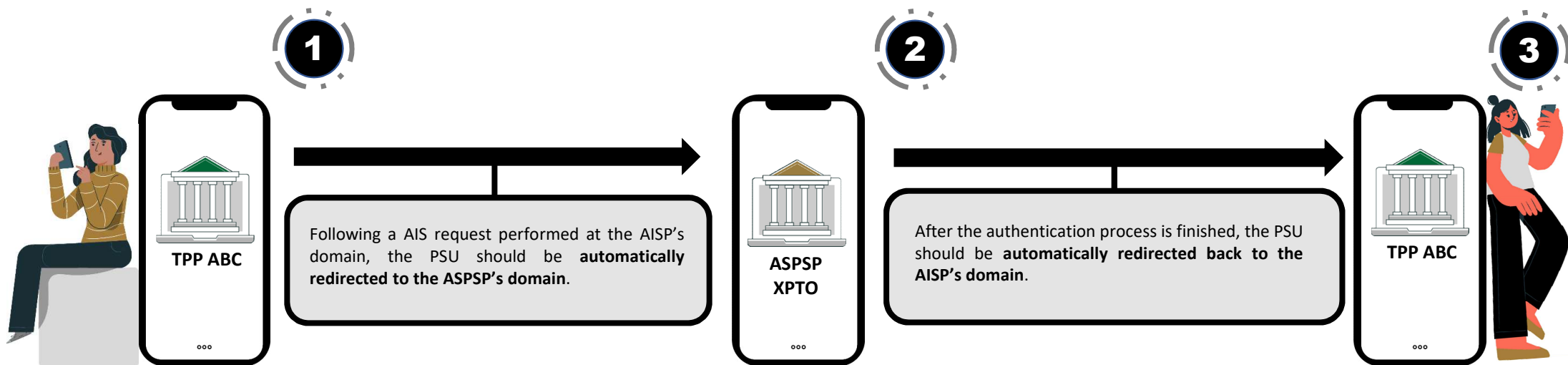
Disclaimer

- The publication of this document aims at assisting ASPSP in determining what is an obstacle to the provision of payment services by TPP.
- The examples provided consist in efficient journeys that fulfil the established requisites (namely those clarified in the “Opinion of the European Banking Authority on obstacles under Article 32(3) of the RTS on SCA and CSC”).
- However, there may be other examples of journeys that are not in this presentation but also do fulfil the requisites.



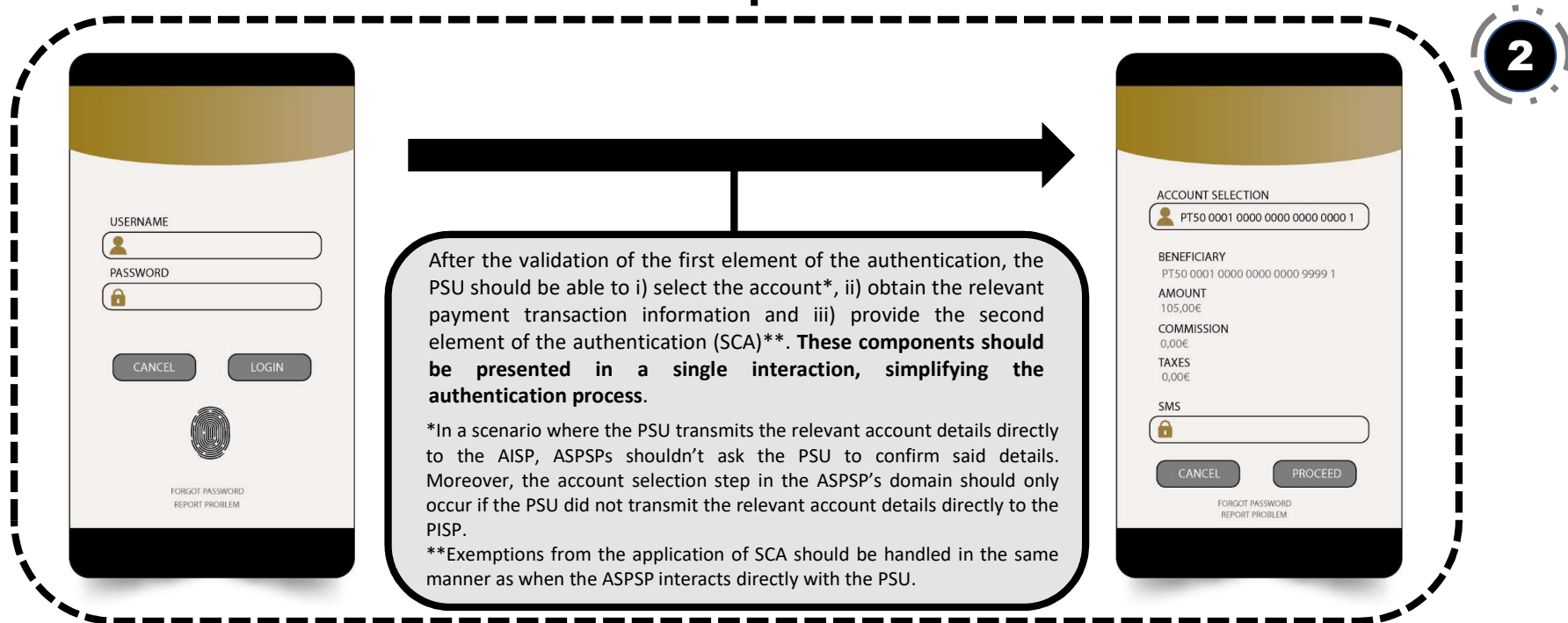
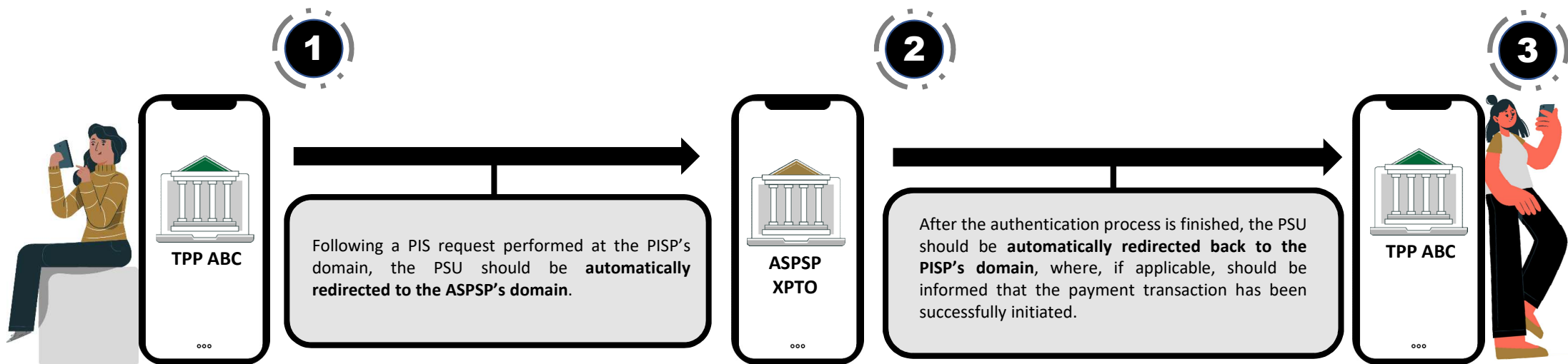
EFFICIENT JOURNEY ACCOUNT INFORMATION SERVICES





EFFICIENT JOURNEY PAYMENT INITIATION SERVICES





Acronyms

ASPSP: Account Service Payment Service Provider

TPP: Third Party Provider

PSU: Payment Services User

AIS: Account Information Service

PIS: Payment Initiation Service

SCA: Strong Customer Authentication



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