



Open Banking and Business eBanking/District Users

September 2019

What is Open Banking?

Open Banking was introduced in the UK in January 2018 to give you a secure way to use financial products and services online. More information about Open Banking is available on our website at danskebank.co.uk/open-banking or www.openbanking.org.uk.

What does Open Banking mean for me?

Open Banking means that your Business eBanking/District credentials can be used to give apps and websites providing you with financial products and services access to your online accounts with us. We call these apps and websites Third Party Providers (or TPPs for short).

Who can use Open Banking?

Anyone with Business eBanking/District credentials to access your account can use Open Banking. This includes all the Users you have authorised in your Business eBanking/District agreement with us. There are different types of TPP services available in Open Banking and not all your Users may be able to access all services. For example, Users must have payment rights to make payments using a TPP.

You should review all your Business eBanking/District Users and user rights regularly. It is your responsibility to make sure that Users are up to date, have appropriate user rights to your accounts and adhere to any policies your business has on using Business eBanking/District and Open Banking.

What TPP services are available in Open Banking?

TPP service	What can the TPP do?	Who can use this service?
Account Information Services (AIS)	Show you a combined view of all your accounts with different banks or building societies in one place. They may also offer things like accounting tools or product comparisons.	Any User with view or enquiry rights to your account.
Payment Information Services (PIS)	Send online payments directly from your accounts on your behalf	Any User with payment rights to your account.
Card Based Payments Services	Issue you with a card that you can link to your payment account with us.	Any User with view or enquiry rights to your account.



Do all TPPs use Open Banking?

No. Some apps and websites do not use Open Banking. Instead, they may ask Users to share their Business eBanking/District credentials in order to provide their products and services. This means that they can see all of the account information (including loan and mortgage accounts) and do everything that the User can, including making payments. Before sharing log in details with these providers, Users must check that the TPP is authorised and regulated by the FCA (in the UK) or an equivalent European body.

1. Account Information Services (AIS)

What information can an AIS provider request about my account?

This will vary, depending on the service it provides. The information shared could include:

- account name, account number and balance;
- details of standing orders, direct debits or recurring and future dated payments;
- details of account transactions;
- features and benefits of your account, including any fees you pay;
- any contact details we hold for Users, such as telephone numbers and email address.

Will information about all of my accounts be shared?

We will only share information about payment accounts that are accessible online. The terms and conditions of your account will indicate if it is a payment account that is accessible in Open Banking. In addition, Users will only be able to share information relating to accounts that they are authorised to view.

How can I stop my Business eBanking/District users from using AIS?

You should make your policy on Open Banking use clear to all of your Users. If you wish to prevent a User from accessing AIS then you must cancel their User ID. You can do this in the Business eBanking/District Administration module or by contacting your branch or relationship manager. If you cancel a User ID, that User will no longer be able to use Business eBanking/District.

2. Payment Initiation Services (PIS)

Who can use PIS providers to make payments out of my account?

Any User with authority to make payments from your account can use PIS providers.



Will any restrictions on a User's authority to make payments in Business eBanking/District also apply to payments made using PIS?

Yes. If you have set restrictions on the User's authority to make payments in Business eBanking/District, these will continue to apply to payments made using a PIS provider. Restrictions may include:

- the type of payments the User can make;
- the accounts the User can make payments from;
- whether the User can authorise a payment and whether they need authorisation from another User to complete the payment.

I have authorised an administrator to manage my Users. Does this affect Users accessing PIS?

Yes. If an administrator is authorised to manage your Users, the administrator may set a limit on the value of payments a User can make, or a limit on the value of payments that can be made from a specific account in Business eBanking/District. These restrictions will continue to apply when using PIS.

If an administrator has restricted a User to making payments to creditors listed on your account only, the User is not currently able to make payments using a PIS provider. We will tell you if this changes.

Payments made through a PIS requiring authorisation by another User, or exceeding a payment limit, must be handled as usual in Business eBanking/District before the payment will be made. It's the User's responsibility to tell any subsequent authorisers that the payment needs to be approved in Business eBanking/District.

What type of payments can be made using PIS?

PIS can allow you to pay for online purchases directly from a bank account rather than entering card details or can facilitate online transfers between different accounts and banks.

Business eBanking/District Users can make the following types of payment:

- domestic payments – immediate or future dated
- standing orders (GBP and within the UK)
- international (foreign) payments – immediate or future dated
- CHAPS
- File payments (including Bacs)

Users will only be able to make these payment types if you have given them the authority to do so and the relevant agreement is in place with the bank (where applicable). For example, to make file payments, the Agreement must have the File Transfer module added to it and the User must have been given access to this module.

Any restrictions on a User making these payments in Business eBanking/District will continue to apply when using a PIS provider.



Can payments made using a PIS provider be amended?

No. Once a User has given a PIS consent to make a payment, it cannot be amended.

Can payments made using a PIS provider be cancelled?

In general, if it's possible to cancel a payment in Business eBanking/District, Users should also be able to cancel it when using a PIS provider. For example, if a User has asked a PIS to make a payment on a future date, this payment can be cancelled before that date in the same way as a future dated payment in Business eBanking/District may be cancelled.

How can I stop my Business eBanking/District Users from using PIS?

You should make your policy on Open Banking use clear to all of your Users. If you wish to prevent a User from accessing PIS then you must remove their authorisation to make payments or cancel their User ID. You can do this in the Business eBanking/District Administration module or by contacting your branch or relationship manager. If you cancel a User ID, that User will no longer be able to use Business eBanking/District.

3. Card based payment services

What is a card based payment service?

Some TPPs may allow you to make payments from your account using a card (or a payment instrument that works like a card) they have given to a User. When the card is used, the TPP can ask us to check whether there are sufficient funds available in your account to make the requested payment. This is known as a confirmation of funds request, or a 'funds check'. Before we respond to a funds check from a TPP, we will ask the User to consent by entering their electronic signature. We will only ask for this once for each TPP providing this service.

Who can consent to a funds check?

Any User who can view your account in Business eBanking/District can give us consent to respond to a funds check from a TPP.

How can I stop my Business eBanking/District Users from using card based payment services?

You should make your policy on Open Banking use clear to all of your Users. If you wish to prevent a User from giving consent to a funds check then you must cancel their User ID. You can do this in the Business eBanking/District Administration module or by contacting your branch or relationship manager. If you cancel a User ID, that User will no longer be able to use Business eBanking/District.



How will card based payments be debited from my account?

You will have to agree with the TPP how these are debited to your account. This will be part of your agreement with the TPP. The payments do not have to be debited to your account using Open Banking and can be made using another method (for example by direct debit).

4. Managing TPP access

How can Users view and manage TPP account access?

If a User has given a TPP consent to access your account, this will appear in Business eBanking under 'Contact and help', 'Consent Management' and in District under 'Additional Services'. Users can search for consents by selecting Active, Expired or Deleted. Consent to AIS and card based payment services remains active until either a specified date (after which it expires) or until deleted. The TPP providing the service should explain whether consent is for a particular time period or not.

Users can cancel TPP access in Business eBanking/District at any time simply by selecting 'Delete'. Users should also contact the TPP to cancel their consent directly and to discuss what this means for them.

Can I view and manage TPP access granted by Users in Business eBanking/District?

No. In Business eBanking/District, you can only view and manage TPP access that you have consented to. If you want to view or manage TPP access granted by your Users, you will need to contact us. We will ask you for the User IDs for each User you want to check. You can find these on each User Authorisation agreement. They are also available to administrators in Business eBanking/District.

Please note however that Users can give a new consent to the same TPP even if you have previously cancelled this consent. If you do not want this to happen, then you need to make this clear to the User or you must cancel their User ID in the Business eBanking/District Administration module, or by contacting your branch or relationship manager. Once cancelled, the User will no longer be able to use Business eBanking/District.

Can I view payments made using a PIS provider in Business eBanking/District?

Yes, payments made using a PIS provider can be viewed in Business eBanking/District under Accounts > Account statement and on your Account Statements in eArchive (your electronic mailbox). Depending on the technical specifications used by the PIS to make the payment, you may also be able to view payments in 'List of Outgoing Payments'.