



EMERGING PAYMENTS
— ASSOCIATION —



EPA'S GUIDE TO

Payment Account Providers: 2021 Edition

March 2021

IN ASSOCIATION WITH



Foreword



**MITCH
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Head of Compliance
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**Banking Circle and
Leader of Project
Banking Access**

Welcome to this second edition of the EPA's Guide to Payment Account Providers – and trust me, this sequel is better than the original! I love the payments industry and the speed at which capabilities are improving – payments are the lifeblood of any economy.

With this in mind, it is easy to see why this guide is so important for the industry. For years, various bodies have worked on increasing access to Payment Systems for “Non-Bank Payment Service Providers”, including PSD2, Regulators, the Payments Strategy Forum, and UK Finance’s guide. These all are helping, and we are continuing this work.

This year the EPA joined up with AFEP, so that the collective “little black books” of two trade bodies and their members have been brought together to bring you more information in one place than ever before. You will hear from providers in their own words how to gain access to Payment Systems. This includes their eligibility criteria, risk appetite, product capabilities, and how to make contact. We are very thankful for the information received and we believe you will find it useful.

This document is a testament to the industry working together. Many thanks to all my project team members listed below – as clichéd as it sounds, without them this would not have been possible.

Not every provider we contacted was able to respond in time for this guide's go live date. They are listed at the back of this document. Maybe the next version – making this “a trilogy” – will bring all providers information in one place. Our very own Avengers, assembled, if you will...

Project Banking Access Team



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CONTACT INFORMATION

Name of firm:	Banking Circle S.A.
Contact information (for services to a Non-Bank Payment Service Provider ("NBSP"))	
E-mail:	info@bankingcircle.com
Phone:	N/A
Website:	https://www.bankingcircle.com/
Outline your market proposition:	<p>Banking Circle is a next-generation provider of mission-critical financial services infrastructure leading the rise of a super-correspondent banking network.</p> <p>Banking Circle gives Banks, Non-Bank Financial Institutions and large corporates access to a range of banking services - multi-currency bank accounts, local clearing & settlement, and cross border payments - without the need to build their own infrastructure and correspondent banking partner network.</p> <p>Bespoke, flexible, scalable and future proofed solutions enable financial services businesses to do what they're really good at - serving the end client successfully and efficiently - thereby allowing them to seize market opportunities.</p> <p>Bypass old, bureaucratic and expensive systems and enable global banking services for your clients.</p>

PRODUCT OFFERING

Does your firm offer the following accounts:	
<ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • Yes
Does your firm offer the following types of currency accounts:	
<ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • Yes • Yes • Beyond G10: <ul style="list-style-type: none"> - Chinese Yuan Renminbi (CNH) - United Arab Emirates Dirham (AED) - Czech Koruna (CZK) - Croatian Kuna (HRK) - Danish Krone (DKK) - Hong Kong Dollar (HKD) - Hungarian Forint (HUF) - Israeli Shekel (ILS) - Mexican Peso (MXN) - Polish Zloty (PLN) - Romanian Leu (RON) - Saudi Riyal (SAR) - Singapore Dollar (SGD) - South African Rand (ZAR) - Turkish Lira (TRY) • Additional currencies are considered on request

<p>Does your firm provide accounts domiciled in the EEA to NBPSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBSP have an account in the EEA? • Does the NBSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes, a U.K. NBSP can have an account in the EEA • No, the NBSP does not need to have a physical presence in the EEA to be eligible
<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBSPs customer • Collection to an account / IBAN in the name of NBSPs customer 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • Not currently, projected for 2022
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • N/A
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • No
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • Yes, Banking Circle does support UK Finance's Access to Payment Account Services: Good practice guidelines

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • Yes <p>https://www.bankingcircle.com/eligibility-criteria-for-nbpsps</p>
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes <p>Information is available here:</p> <p>https://www.bankingcircle.com/eligibility-criteria-for-nbpsps</p>
<p>Does your firm provide specific feedback to the NBSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes

<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<p>The following countries are prohibited for NBPSP underlying customer locations, Inbound flows and Outbound flows:</p> <ul style="list-style-type: none"> • Afghanistan • Albania • Barbados • Botswana • Cambodia • Central African Republic • Congo Democratic Republic • Cuba • Eritrea • Ghana • Guinea-Bissau • Iran • Iraq • Jamaica • Lebanon • Libya • Mali • Mauritius • Myanmar • Nicaragua • North Korea • Pakistan • Panama • Somalia • South Sudan • Sudan • Syria • The Bahamas • Uganda • Yemen • Zimbabwe
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	<ul style="list-style-type: none"> • See below.
<p>Virtual (Crypto) Currencies</p>	<ul style="list-style-type: none"> • Yes, however there are some restrictions*. Further information is available here: https://www.bankingcircle.com/risk-appetite-policy
<p>Adult Industry</p>	<ul style="list-style-type: none"> • Yes, however there are some restrictions.* Further information is available here: https://www.bankingcircle.com/risk-appetite-policy
<p>Gambling</p>	<ul style="list-style-type: none"> • Yes, however there are some restrictions.* Further information is available here: https://www.bankingcircle.com/risk-appetite-policy
<p>Precious Metals / Stones</p>	<ul style="list-style-type: none"> • Yes, however there are some restrictions.* Further information is available here: https://www.bankingcircle.com/risk-appetite-policy
<p>Pharma (including legal cannabis and CBD)</p>	<ul style="list-style-type: none"> • Yes, however there are some restrictions.* Further information is available here: https://www.bankingcircle.com/risk-appetite-policy
<p>Other PSPs (a.k.a. downstream)</p>	<ul style="list-style-type: none"> • Yes, however there are some restrictions.* Further information is available here: https://www.bankingcircle.com/risk-appetite-policy
<p>Consumer to Consumer payments</p>	<ul style="list-style-type: none"> • Yes, however there are some restrictions.* Further information is available here: https://www.bankingcircle.com/risk-appetite-policy
<p>3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)</p>	<ul style="list-style-type: none"> • Yes, however there are some restrictions.* Further information is available here: https://www.bankingcircle.com/risk-appetite-policy
<p>Physical Cash</p>	<ul style="list-style-type: none"> • No
<p>Other (please define)</p>	<ul style="list-style-type: none"> • N/A

* All requests are assessed on a case by case basis against the risk appetite policy and your firm's control environment.

PAYMENTS

Schemes supported	
CHAPS	<ul style="list-style-type: none"> • Yes
Faster Payments <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes • No • No • No
BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Incoming BACS only
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • No • Yes • No • Not currently, estimated to be delivered late 2021 • Go Live due Q3 2021
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • Yes, a further 10 country/currency local schemes for payouts, please see our capabilities on our website Local Payments Banking Circle
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • No
How does your firm support an NBPSPs account and payment reconciliation?	<ul style="list-style-type: none"> • 3 access channels via SWIFT, UI and API. MT900's reporting via SWIFT and API & UI, with Account Activity, Rejection, Reconciliation. • Account Balances available in CSV, PDF, JSON and MT940 format.

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • The overall onboarding timelines and stages are available here: https://www.bankingcircle.com/eligibility-criteria-for-nbpsps • Integration runs in parallel with onboarding, with accounts and Virtual IBANs issued on the day of formal approval, or the day after. • Average implementation with the REST API is 2 weeks, with a test plan provided and supported by a dedicated Implementation manager. • Demo access can also be provided for our FX trading platforms.
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	<p>While this information is correct at the time of printing, it is subject to change.</p> <ul style="list-style-type: none"> • <p>Please refer to the Banking Circle website for current information.</p>
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CONTACT INFORMATION

Name of firm:	Barclays Bank PLC (Barclays)
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	Barclays FinTech Team
E-mail:	FintechNewClient@barclays.com
Phone:	N/A
Website:	https://www.barclayscorporate.com/industry-expertise/our-sector-coverage/fintech/
Outline your market proposition:	Barclays is leading the way in innovative, secure and efficient ways to make, collect and process payments. Through innovative mobile and electronic solutions, Barclays provides access to testing environments, supports live proving for unattended Channel solutions and is committed to making payments simpler, faster and safer for you and your customers.

PRODUCT OFFERING

<p>Does your firm offer the following accounts:</p> <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Barclays offers a full suite of Corporate Banking services including Current Accounts, Client Moneys accounts and Vostro Accounts. The specific needs of Banks and Fintechs have led us to design accounts that enable them to meet their requirements with regards to safeguarding client moneys without prohibiting an efficient operational model. • Barclays does not offer Virtual Accounts / Virtual IBANs.
<p>Does your firm offer the following types of currency accounts:</p> <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • Yes. Barclays platform BARX provides clients with access to liquidity in over 50 currencies and 450 currency pairs across spot, swaps, options, forwards and NDF transactions. The platform also includes a suite of FX algorithms and benchmark orders. <p>The full list of currency accounts Barclays can open can be found at the below website: https://www.corporatebankingsupport.uk.barclays/information/international-payments/payment-and-account-currencies.html</p>
<p>Does your firm provide accounts domiciled in the EEA to NBSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBSP have an account in the EEA? • Does the NBSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes – Further information can be provided by Barclays Bank Ireland PLC. • No - NBSPs do not need a physical presence in the EEA

<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Barclays supports payment service providers (PSPs) seeking to provide their own customers with services to transfer funds within the UK. Barclays does so by providing PSPs with indirect access to the UK payment schemes. This allows them to make and receive payments including Faster Payments, Bacs and CHAPS via Barclays. Barclays provides two types of indirect access: • Agency Bank/PSP access - Barclays provides the PSP with their own sort code and the PSP can then provide their customers with their own unique account number on that sort code. • Non-agency access - Barclays provides the PSP with a settlement account in our books and the PSP typically identifies their underlying beneficiary customer for payments by the reference in the payment instruction.
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • Yes
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Barclays provides attended and unattended solutions, including all the options listed to provide clients with the flexibility to meet their specific needs.
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • Any Barclays Corporate client holding an account in Barclays International which they use for Cash Management purposes (Balance and Transaction Reporting and making Payments) can use the Corporate Open Banking Service if they have identified a regulated Third Party Provider whose services they wish to use and who is connected, or is in the process of connecting to Barclays for this purpose.
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • Yes, it does and it provided guidance to UK Finance in drafting the recommendations in the Good practice guidelines. In common with other Banks, Barclays has detailed eligibility criteria and business appetite which set out its own requirements for providing services to the FinTech sector.

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • The eligibility criteria is available on the Barclays website below: https://www.barclayscorporate.com/general-info/eligibility-criteria-for-msbs/ <p>Further details can be obtained on request by contacting the FinTech New Client team on FintechNewClient@barclays.com.</p>
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<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Barclays can provide NBPSPs all of the information listed in a clear document upon request.
<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Should an application be rejected, Barclays will provide a clear reason or justification for this.
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • Money flows are restricted in line with applicable sanctions regulations, business appetite and cross-border requirements. Barclays reviews all aspects of a client's business on a risk based approach and it is possible Barclays may place restrictions on a case by case basis.
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
<p>Virtual (Crypto) Currencies</p>	<ul style="list-style-type: none"> • We have Restricted Appetite assessed on a case by case basis against our minimum standards and business appetite.
<p>Adult Industry</p>	<ul style="list-style-type: none"> • Certain aspects of Adult are outside of our business appetite. Assessment is completed on a case by case basis
<p>Gambling</p>	<ul style="list-style-type: none"> • Certain aspects of gambling are outside of our business appetite. Assessment is completed on a case by case basis
<p>Precious Metals / Stones</p>	<ul style="list-style-type: none"> • We have Restricted Appetite assessed on a case by case basis against our minimum standards which can be found at the following link: https://www.barclayscorporate.com/general-info/eligibility-criteria-for-msbs/
<p>Pharma (including legal cannabis and CBD)</p>	<p>We do not support firms who engage in any activity linked to Cannabis.</p>
<p>Other PSPs (a.k.a. downstream)</p>	<ul style="list-style-type: none"> • Yes, we have Restricted Appetite assessed on a case by case basis against our business appetite and minimum standards.
<p>Consumer to Consumer payments</p>	<ul style="list-style-type: none"> • Yes. Assessed on a case by case basis against our minimum standards
<p>3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)</p>	<ul style="list-style-type: none"> • Yes, we have Restricted Appetite assessed on a case by case basis against our minimum standards.
<p>Physical Cash</p>	<ul style="list-style-type: none"> • Yes, we have Restricted Appetite assessed on a case by case basis against our minimum standards
<p>Other (please define)</p>	<ul style="list-style-type: none"> • No to any activity which would be deemed illegal in any countries Barclays operate in.

PAYMENTS

Schemes supported	
CHAPS	<ul style="list-style-type: none"> • Yes
Faster Payments <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes
BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Yes
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • No • Yes • Yes • Yes • Yes
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • Yes: UAE and India.
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • No
How does your firm support an NBSPS account and payment reconciliation?	<ul style="list-style-type: none"> • Barclays provide a range of reporting solutions to facilitate client reconciliation needs. This includes CAMT and MT formats.

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • Barclays will provide an implementation resource to assist in the on-boarding of clients to their chosen Channel. Timeframes to complete on-boarding are Channel dependent and can be as quick as 4 weeks.
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Barclays provides access to testing environments and supports live proving for unattended Channel solutions.

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	<p>All information provided above is subject to change. Please refer to Barclays website for the most up to date information.</p> <p>The above information is from the Corporate Banking Division of Barclays - For international banking services, or UK services for firms with a £6.5m+ turnover. https://www.barclayscorporate.com/industry-expertise/our-sector-coverage/fintech/</p> <p>For banking services in the UK for firms with a turnover of less than £6.5m, the Eligibility Criteria is available here: https://www.barclays.co.uk/content/dam/documents/business/ways-to-do-business/psp-account-criteria-161.pdf</p>
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CONTACT INFORMATION

Name of firm:	LHV Bank
Contact information (for services to a Non-Bank Payment Service Provider ("NBSP"))	Daniel Rowlands
E-mail:	Daniel.Rowlands@lhv.co.uk
Phone:	+44 20 3005 0158
Website:	www.lhv.co.uk
Outline your market proposition:	LHV's financial infrastructure is built for banks, financial institutions, fintechs and general payments businesses. We are a fully configurable and modular banking-as-a-service provider.

PRODUCT OFFERING

<p>Does your firm offer the following accounts:</p> <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • CASS coming 2021
<p>Does your firm offer the following types of currency accounts:</p> <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • CAD, CZK, EUR, GBP, HRK, HUF, RON, USD (in beta)
<p>Does your firm provide accounts domiciled in the EEA to NBSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBSP have an account in the EEA? • Does the NBSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes • Not necessarily but it will depend on how the NBSP is servicing European customers and therefore respective licencing for that jurisdiction.

<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • Yes
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Yes • Yes • No • No • No
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • Yes
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • Yes

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • Yes • Please find our compliance requirements and onboarding principles which we review for eligibility criteria <p>https://lhv.co.uk/onboarding/compliance-requirements/ https://lhv.co.uk/onboarding/onboarding-principles/</p>
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes <p>https://lhv.co.uk/onboarding/</p>

Does your firm provide specific feedback to the NBSP on the reason for any rejection / exits?	<ul style="list-style-type: none"> • Yes
Which countries are prohibited for NBSPs in regard to: <ul style="list-style-type: none"> • NBSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • As per FATF https://www.fatf-gafi.org/publications/high-risk-and-other-monitored-jurisdictions/documents/increased-monitoring-february-2020.html
Does your firm support an NBSP to process payments relating to the following (please note any restrictions, if applicable):	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • Restrictions apply
Adult Industry	<ul style="list-style-type: none"> • Restrictions apply
Gambling	<ul style="list-style-type: none"> • Restrictions apply
Precious Metals / Stones	<ul style="list-style-type: none"> • Restrictions apply
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • No
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • Yes (one layer only)
Consumer to Consumer payments	<ul style="list-style-type: none"> • Yes
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBSP client)	<ul style="list-style-type: none"> • Restrictions apply
Physical Cash	<ul style="list-style-type: none"> • No
Other (please define)	

PAYMENTS

Schemes supported	
CHAPS	<ul style="list-style-type: none"> • Yes (inbound only)
Faster Payments	
<ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes

BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Currently we are able to receive BACS Direct Credit. Joining BACS as a direct participant in 2021 (both as a paying and originating bank)
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • Yes • Yes • Yes (coming 2021) • Yes (coming 2021) • Yes
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • Limited access to SWIFT, Target2 and Fedwire
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • No
How does your firm support an NBSPs account and payment reconciliation?	<ul style="list-style-type: none"> • Via our API & Online Portal

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • We provide on-demand integration support. Getting access to the integration environment typically takes up to 2 business days.
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	For more details please reach out on info@lhvbank.co.uk
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CONTACT INFORMATION

Name of firm:	Lloyds Banking Group
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	Refer to the Website link below
E-mail:	Refer to the Website link below
Phone:	N/A
Website:	https://www.lloydsbank.com/business/corporate-banking/products-and-services/cash-management/indirect-payment-system-access.html
Outline your market proposition:	<p>As a provider of an extensive range of banking services to our own customers Lloyds Banking Group is well versed in the needs of other Financial Institutions and in particular recognise the critical importance of payment services to those institutions in fulfilling their strategic aspirations and to deliver their own unique proposition to customers.</p> <p>Our position as a leading participant in the UK payments systems enables us to bring together our extensive industry wide knowledge and technical capability to provide access to the Faster Payments, Bacs, CHAPS and Cheque Clearing systems that is focused on meeting the individual needs of a range of Payments Service Providers (PSPs) for the transfer of funds within the UK.</p> <p>We provide a range of Indirect Access services for Payment Service Providers appropriate to the two different ways they operate with their own customer accounts and for the management of payment, namely; through an Agency Bank sort code or a specific PSP account.</p>

PRODUCT OFFERING

Does your firm offer the following accounts:	<ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<p>Yes to all:</p> <ul style="list-style-type: none"> • Payment Account • Safeguarding Account • Agency Settlement & Vostro Accounts • Designated Client Money Accounts (Standard and Virtual) • Business Current Account for own business use • LBG can provide both physical accounts and virtual accounts that can be linked to a physical account or be individually addressed through their own sort code /account number.
Does your firm offer the following types of currency accounts:	<ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • LBG can provide PSPs with EUR or USD currency accounts in addition to Sterling. Accounts in other currencies may be provided subject to the PSP's requirements and any downstream currency clearing restrictions

<p>Does your firm provide accounts domiciled in the EEA to NBPSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBPSP have an account in the EEA? • Does the NBPSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • LBG does not provide accounts domiciled in the EEA.
<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • LBG can provide Designated client accounts for PSPs to operate in the name of the customer subject to stringent customer due diligence requirements.
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • LBG can provide a sort code and associated indirect access services to FCA registered Payment Service Providers.
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Clients can access their accounts using any of these channels although not all functionality is available through every channel.
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • LBG provides a PISP service to customers - currently on a limited basis. LBG does not provide any AISP functionality as a service to customers.
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • LBG contributed to the good practice guidelines and has been a major contributor and subscriber to the voluntary Code of Conduct for Indirect Access Providers since its inception in 2015. • LBG has eligibility criteria and requirements for providing services to Payment Services as indicated on the website link noted above.

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • Refer to the website link above for information on the eligibility criteria LBG considers in relation to an application from a Payment Service Provider.
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Upon receipt of an application from a PSP, LBG will advise the applicant of the expected timescales for consideration of the application and any further discussions that may be required. This will be specific to each applicant determined by the extent of information provided at the time of the application and upon subsequent requests for further information that may be required to reach the decision on the application.

<p>Does your firm provide specific feedback to the NBSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • LBG will provide a reason for any rejection or decision to exit any PSP, subject to any regulatory or legal restrictions.
<p>Which countries are prohibited for NBSPs in regard to:</p> <ul style="list-style-type: none"> • NBSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • LBG can provide services to appropriately licensed/regulated Payment Service Providers across a range of jurisdictions subject to our business and risk appetites. There are restrictions on payment flows in accordance with applicable sanctions regulations and some countries deemed to be a high risk.
<p>Does your firm support an NBSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • No appetite
Adult Industry	<ul style="list-style-type: none"> • Limited appetite
Gambling	<ul style="list-style-type: none"> • Limited appetite
Precious Metals / Stones	<ul style="list-style-type: none"> • No appetite
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • No appetite
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • No appetite
Consumer to Consumer payments	<ul style="list-style-type: none"> • Yes if the activity is within our business and risk appetite.
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBSP client)	<ul style="list-style-type: none"> • Yes if the activity is within our business and risk appetite.
Physical Cash	<ul style="list-style-type: none"> • Yes if the activity is within our business and risk appetite.
Other (please define)	<ul style="list-style-type: none"> • LBG does not support processing of payments in relation to any activity that is illegal or deemed high risk e.g., cannabidiol (CBD) businesses, Arms/Defence/Military.

PAYMENTS

<p>Schemes supported</p>	<ul style="list-style-type: none"> • LBG provides indirect access to all UK payment schemes
<p>CHAPS</p>	<ul style="list-style-type: none"> • Yes
<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes

BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Yes • Yes
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • No • Yes • Yes • Yes • No
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • LBG provides access to CREST, LCH and LIPS within a limited appetite. LBG supports accounts for LINK settlement but does not provide access services.
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • Payment limits may apply depending on the channel offered to customers.
How does your firm support an NBSPs account and payment reconciliation?	<ul style="list-style-type: none"> • LBG provides account and reconciliation information service across a range of interactive and unattended channels in a choice of formats.

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • LBG will provide an implementation manager to support the PSP in the on-boarding to the required services. • Timescales for implementation will be dependent on the choice and extent of services to be used and are determined by the work required for any development by the PSP, ranging from 2-3 weeks for a simple account only implementation through to 3+ months for complex Agency sort code implementation.
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • LBG provides access to validation and proving environments for on-boarding to the Unattended Host to Host and API channels. • An individual testing and proving plan is agreed with the Implementation Manager.

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	
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CONTACT INFORMATION

Name of firm:	National Westminster Bank plc
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	
E-mail:	Indirectaccess@natwest.com
Phone:	N/A
Website:	https://www.business.natwest.com/business/support-centre/making-and-accepting-payments/indirect-access-to-uk-payments-systems.html
Outline your market proposition:	<p>NatWest is a leading provider of sterling clearing and settlement services. This is provided to banks, building societies and other Payment Service Providers licensed to operate in the UK which choose not to become a direct member of the relevant UK payment schemes.</p> <p><i>We offer a range of products and services to Payment Service Providers. This includes, but is not limited to:</i></p> <ul style="list-style-type: none"> • Indirect access to the UK payments systems • Sort code allocations • Business and safeguarding accounts • Sterling and currency accounts • Spot and Forward Foreign Exchange services • Money transmission • Lending, credit and financing solutions

PRODUCT OFFERING

Does your firm offer the following accounts:	
<ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Yes • Yes • Yes • We currently offer client virtual accounts. • Yes
Does your firm offer the following types of currency accounts:	
<ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • NatWest offers accounts for 35 currencies including the G10 Currencies.

<p>Does your firm provide accounts domiciled in the EEA to NBPSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBPSP have an account in the EEA? • Does the NBPSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • No • N/A
<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • Yes
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • Yes both.
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • NatWest was part of the group that developed the good practice guidelines and is supportive of its principles. <p>NatWest has also signed up to the Code of Conduct for Indirect Access Providers. http://www.accesstopaymentssystem.co.uk/code-of-conduct</p>

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • Yes - https://www.business.natwest.com/business/support-centre/making-and-accepting-payments/indirect-access-to-uk-payments-systems.html
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes to all in line with the Payment Systems Regulator's (PSR) required application stages. • Our onboarding process captures all of the requirements in the form of an implementation project plan.

<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • NatWest monitors countries subject to sanctions, and these change from time to time. NatWest works to a robust structure in place to screen inbound and outbound NBPSP activity.
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	<p><i>All customer applications are considered on a case by case basis and subject to our risk appetite.</i></p>
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • As above
Adult Industry	<ul style="list-style-type: none"> • As above
Gambling	<ul style="list-style-type: none"> • As above
Precious Metals / Stones	<ul style="list-style-type: none"> • As above
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • As above
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • As above
Consumer to Consumer payments	<ul style="list-style-type: none"> • As above
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)	<ul style="list-style-type: none"> • As above
Physical Cash	<ul style="list-style-type: none"> • As above
Other (please define)	

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	<ul style="list-style-type: none"> • Yes
<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes

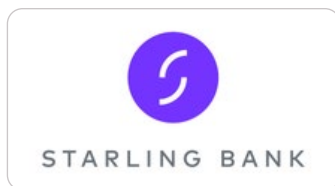
BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Yes • Yes
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • No • We do not support Indirect Access to SEPA for Third Party payments.
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • NatWest provides access to specialised settlement schemes such as CREST, CLS, EUREX, LCH & LIPS (Insurance only) on a restricted basis. • NatWest does not provide access to LINK.
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • No
How does your firm support an NBSPs account and payment reconciliation?	<ul style="list-style-type: none"> • NatWest provides account statements, and transaction reporting via on-line portal and automated data files.

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • At the start of the onboarding process, a timescale is agreed with the client depending on the complexity of the service requirements.
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • NatWest does not offer a test environment for all connectivity types; testing can be facilitated by other means during implementation. • The NatWest API does provide a sandbox environment.

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	
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CONTACT INFORMATION

Name of firm:	Starling Bank
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	Refer to the website link below
E-mail:	bankingservices@starlingbank.com
Phone:	N/A
Website:	https://www.starlingbank.com/
Outline your market proposition:	<p><i>Starling Banking Services provides:</i></p> <ul style="list-style-type: none"> • Real time access to Faster Payments and access to Bacs • Payments, safeguarding and operational accounts • Virtual accounts • Banking-as-a-Service with FSCS protected customer accounts <p>Access is via a secure, PSD-2 compliant API and our onboarding process can be completed in up to 8 weeks.</p>

PRODUCT OFFERING

Does your firm offer the following accounts: <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • Yes
Does your firm offer the following types of currency accounts: <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • No • No • No
Does your firm provide accounts domiciled in the EEA to NBSPs? <i>If yes, are there any restrictions, for example:</i> <ul style="list-style-type: none"> • Can a U.K. NBSP have an account in the EEA? • Does the NBSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • No – our accounts are UK-based only for PSPs that are domiciled and regulated in the UK or EEA

<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • Yes
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • API with Web Portal access on our roadmap
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • No
<p>Does your firm support the recommendations in the UK Finance <i>Access to Payment Account Services: Good practice guidelines</i> (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<p>Yes</p>

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • Yes <p>https://www.starlingbank.com/banking-services/eligibility-criteria/</p>
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • The key stages in the application process are outlined when a client begins the onboarding journey. We provide a rough outline of how many weeks we anticipate this journey to take, emphasising that this is also dependent on the readiness and response time of the client too. Clients remain informed through each step of the process and are informed when their application is being handled by a different part of the team and when a decision will be made.
<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • In line with the Payment System Regulator's (PSR) and the Financial Conduct Authority's (FCA) guidance, we provide a brief outline of reasons for rejection to prospective clients, taking a proportionate, objective and non-discriminatory (POND) approach that will indicate the general reason(s) why a rejection has taken place. For exiting an onboarded client, specific feedback will be provided before any exit takes place.

<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • Payment service providers must be domiciled and regulated in the UK or EEA with authorisation to offer services in the UK. There are jurisdictional restrictions on money flows (further details can be provided upon application).
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	<ul style="list-style-type: none"> • No indicates outside of risk appetite
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • No
Adult Industry	<ul style="list-style-type: none"> • No
Gambling	<ul style="list-style-type: none"> • No
Precious Metals / Stones	<ul style="list-style-type: none"> • No
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • No
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • Restricted to one layer (e.g. client's customer can be a PSP but no further layers)
Consumer to Consumer payments	<ul style="list-style-type: none"> • Yes
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)	<ul style="list-style-type: none"> • Yes
Physical Cash	<ul style="list-style-type: none"> • No
Other (please define)	<ul style="list-style-type: none"> • Further restrictions can be found in our eligibility criteria published on our website

PAYMENTS	
Schemes supported	
CHAPS	<ul style="list-style-type: none"> • No outbound payments
Faster Payments	<ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas
	<ul style="list-style-type: none"> • Yes • Yes • Yes • No (this is on our roadmap)

<p>BACS</p> <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Yes • No
<p>SEPA</p> <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • No (this is on our roadmap) • No (this is on our roadmap) • No (this is on our roadmap) • No (this is on our roadmap) • No (this is on our roadmap)
<p>Does your firm offer access to other Payment Schemes or access to other ACH?</p>	<ul style="list-style-type: none"> • No
<p>Are there any payment limits imposed other than scheme limits?</p>	<ul style="list-style-type: none"> • No
<p>How does your firm support an NBSPs account and payment reconciliation?</p>	<ul style="list-style-type: none"> • Clients are responsible for account and payment reconciliation. Our virtual accounts assist with reconciliation.

IMPLEMENTATION

<p>What is the implementation approach and typical timeframe?</p>	<ul style="list-style-type: none"> • The technical integration runs in parallel with our due diligence review and completion of legal documents. The onboarding process can be completed in up to 8 weeks.
<p>Does your firm provide access to a sandbox / test environment?</p>	<ul style="list-style-type: none"> • Yes

ADDITIONAL INFORMATION

<p>If there is anything additional you would like to add, please do so here:</p>	
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CONTACT INFORMATION

Name of firm:	Western Union International bank GmBH
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	
E-mail:	Robert.Edmans@WesternUnion.com (EPA members) Christopher.Brown@WesternUnion.com Damian.Montier@westernunionbank.com (AFEP members)
Phone:	07850212795 07894808504 07730192494
Website:	https://business.westernunion.com/en-gb/global-payment-solutions/financial-institutions
Outline your market proposition:	<p>Trusted partner to more than 1000 Financial Institutions. We offer flexible solutions ranging from simply hosted to fully integrated payment services through API. Our unparalleled global payments network allows Financial Institutions to move money faster, more efficiently and securely across the world. Our tailored payments solutions combined with a responsive team of experts can help ensure you deliver a great experience to your teams and customers.</p>

PRODUCT OFFERING

Does your firm offer the following accounts: <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Payment Accounts
Does your firm offer the following types of currency accounts: <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • Operational G10
Does your firm provide individual client specific sort codes?	<ul style="list-style-type: none"> • No

<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<p>Our clients can access payments through their payment account using all, further including file upload (manual upload and sftp)</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host • SWIFT • Are all supported
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • No
<p>Does your firm support the recommendations in the UK Finance <i>Access to Payment Account Services: Good practice guidelines</i> (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • N/A

RISK APPETITE	
<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services? <i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • No, special handling on a case-by-case basis. <p>API and technology specs are published; https://business.westernunion.com/en-us/global-payment-solutions/mass-payments/mass-payments-documentation</p>
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes, all information provided during initial stages. • Yes, all information provided during initial stages. • Yes, all information provided during initial stages. • Yes, all information provided during initial stages. • Yes, all information provided during initial stages. • Yes, all information provided during initial stages.
<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • On a case by case basis.
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • Outbound/Inbound restrictions – Iran, Syria, North Korea, Cuba, Crimea region (Ukraine/Russia)

Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • EDD & Restricted on a risk-based approach
Adult Industry	<ul style="list-style-type: none"> • EDD & Restricted on a risk-based approach
Gambling	<ul style="list-style-type: none"> • EDD & Restricted on a risk-based approach
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • EDD & Restricted on a risk-based approach
Physical Cash	<ul style="list-style-type: none"> • Prohibited
Other (please define)	

PAYMENTS

Schemes supported	
CHAPS	<ul style="list-style-type: none"> • Yes
Faster Payments <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • We can offer FPS to our customers
BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Yes • Yes
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • We can offer SEPA to our customers ndirect member of SEPA
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • Yes, large access both directly and through our partner banks • 142 currencies available • 26 ACH Routes • 63 actual bank accounts - 36 onshore • Full SWIFT capability



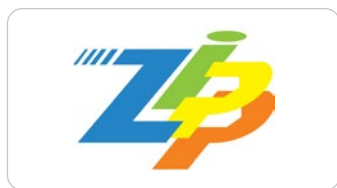
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none">• No
How does your firm support an NBSPs account and payment reconciliation?	<ul style="list-style-type: none">• We provide a range of reporting solutions to facilitate needs, including but not limited to the collaboration centre online, Web hooks via API, host-to-host file and SWIFT messaging

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none">• WUIB provides implementation support through its pre-sales team, typical time frames can be as quick as four weeks
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none">• Yes, https://business.westernunion.com/en-us/global-payment-solutions/mass-payments/mass-payments-documentation

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	
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CONTACT INFORMATION

Name of firm:	CFS-Zipp Limited
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	Satish Chander
E-mail:	satish.chander@cfszipp.com
Phone:	+ 44 (0) 2085614250
Website:	www.cfszipp.com
Outline your market proposition:	CFS-Zipp Limited has been in the e-money industry for over 20 years. We are a fully licensed E-Money Institution by the Financial Conduct authority (FRN: 900027). Today, we are working to provide cutting edge e-payment solutions to our customers. With an increasingly interconnected world, e-money solutions and easy-to-use, integrated through API banking for distribution and channelled through white-label Agents, Payment Service Providers and TPPs who wish to launch their own digital banking solution.

PRODUCT OFFERING

Does your firm offer the following accounts:	
<ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • No
Does your firm offer the following types of currency accounts?	
<ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • No • Yes • No
Does your firm provide accounts domiciled in the EEA to NBSPs?	<i>Yes, Euro and GBP</i>
<i>If yes, are there any restrictions, for example:</i>	<i>Agency banking and virtual account through API, self-maintained technology, and AML management of accounts.</i>
<ul style="list-style-type: none"> • Can a U.K. NBSP have an account in the EEA? • Does the NBSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes • Yes



<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • Yes, sort codes are issued for UK issued accounts only. • Sort codes are not applicable within Europe.
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Yes • Yes • No • No • No
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • No
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • Namely: Transparency & Clarity; Timescales; Application Requirements; Dealing with new entities; Declining applications and Handling appeals • Yes

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • Not presently.
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • Yes • Yes <p>• Note timescales are based on a case by case basis. This depends on the product/service we are supporting and each customer's business model.</p>



<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<p>We support UK and 1 leg SEPA regions.</p> <ul style="list-style-type: none"> • Non-UK/EU • Non-UK/EU • Non-UK/EU
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • Case by case basis and licensed businesses only
Adult Industry	<ul style="list-style-type: none"> • No
Gambling	<ul style="list-style-type: none"> • Case by case basis and licensed businesses only
Precious Metals / Stones	<ul style="list-style-type: none"> • No
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • No
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • Will consider on a case by case basis
Consumer to Consumer payments	<ul style="list-style-type: none"> • No
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)	<ul style="list-style-type: none"> • No
Physical Cash	<ul style="list-style-type: none"> • No
Other (please define)	

PAYMENTS

<p>Schemes supported</p>	SEPA, and Mastercard
<p>CHAPS</p>	<ul style="list-style-type: none"> • Yes
<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes, GBP only • Yes • Yes • No • No



BACS <ul style="list-style-type: none">• Paying Bank• Originating Bank	<ul style="list-style-type: none">• Yes• Yes
SEPA <ul style="list-style-type: none">• Accelerated• SCT• SDD Core• SDD B2B• Instant	<ul style="list-style-type: none">• No• Yes• No• No• Yes (Available to go live shortly)
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none">• No
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none">• Yes. This is determined very much on a case by case basis, and dependent on the NBPSPs business model and the intended end user/customer type.
How does your firm support an NBPSPs account and payment reconciliation?	<ul style="list-style-type: none">• Jointly managed with NBPSPs

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none">• This is very much dependent on the card scheme final sign off. A plan is put in place at the outset, the defined “go live date” is agreed jointly with the NBPSPs and CFS-Zipp at the outset.
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none">• Yes

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	<ul style="list-style-type: none">• CFS-Zipp Ltd offers a one stop regulated platform to conduct regulated payment services activities in UK.
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CONTACT INFORMATION

Name of firm:	Currencycloud
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	
E-mail:	info@currencycloud.com
Phone:	020 3326 8173
Website:	www.currencycloud.com
Outline your market proposition:	<p>Moving money around the world is hard. Setting up overseas bank accounts and dealing with distinct regulatory regimes takes time, money, and resources. Currencycloud removes that pain, helping customers achieve their goals quickly. With a global, multi-currency account infrastructure, customers are able to collect, convert, pay and manage multiple currencies, anywhere in the world. Currencycloud has processed more than \$70bn to over 180 countries, working with banks, Fintechs and partners around the world, including Starling Bank, Revolut, Penta, Visa, Dwolla, and Mambu to deliver simple, clear financial infrastructure solutions for clients. They are regulated in the UK, US, Canada and the EU.</p>

PRODUCT OFFERING

<p>Does your firm offer the following accounts:</p> <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • No • Yes • Yes • Yes • No
<p>Does your firm offer the following types of currency accounts:</p> <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<p>https://assets.currencycloud.com/wp-content/uploads/2020/03/Currency-Matrix-2020.pdf</p>
<p>Does your firm provide accounts domiciled in the EEA to NBSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBSP have an account in the EEA? • Does the NBSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • We provide payment services to EEA PSPs via our EU entity in Amsterdam (Currencycloud B.V.). For UK-based PSPs we provide EUR accounts in the EU, and a GBP account in the UK.

<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • No
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • No
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • We support the recommendations.

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<p>https://www.currencycloud.com/support/permitted-jurisdictions/</p> <p>https://www.currencycloud.com/support/topics/item/non-permitted-activity/</p>
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • The stages of the process as well as all required information is confirmed with the client when the application process starts as this depends on the specific services the NBPSP would like to receive from CC
<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes

<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<p>https://www.currencycloud.com/support/permitted-jurisdictions/</p> <p>https://www.currencycloud.com/support/sanctioned-countries/</p>
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	<p>https://www.currencycloud.com/support/topics/item/non-permitted-activity/</p>
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • No
Adult Industry	<ul style="list-style-type: none"> • No
Gambling	<ul style="list-style-type: none"> • No
Precious Metals / Stones	<ul style="list-style-type: none"> • No
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • No
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • Yes
Consumer to Consumer payments	<ul style="list-style-type: none"> • Yes
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)	<ul style="list-style-type: none"> • Yes
Physical Cash	<ul style="list-style-type: none"> • No
Other (please define)	<ul style="list-style-type: none"> • See permitted activity

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	<ul style="list-style-type: none"> • Yes, indirectly via partner bank
<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes, indirectly via partner bank • No • Yes, indirectly via partner bank • Yes, indirectly via partner bank
<p>BACS</p> <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • No • No

SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • No • Yes, indirectly via partner bank • No • No • Yes
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • Yes, as per the payment guides per country: https://www.currencycloud.com/support/payment-guides/
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • Yes, on a scheme-by-scheme basis as per the payment guides per country: https://www.currencycloud.com/support/payment-guides/
How does your firm support an NBSPS account and payment reconciliation?	<ul style="list-style-type: none"> • Via API and csv downloads within the Direct portal

IMPLEMENTATION	
What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • The Currencycloud solutions team adopt a collaborative approach with our clients, which is based on agile methodology. The emphasis is put on discovery, all projects are scoped, documented and agreed prior to moving into delivery. The typical implementation time frame is 3 months
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes, Currencycloud has a sandbox environment which is a replica of our production environment. Our clients use this environment for integrating and testing prior to moving into production. To create a sandbox account is selfservice and can be accessed here.

ADDITIONAL INFORMATION	
If there is anything additional you would like to add, please do so here:	



CONTACT INFORMATION

Name of firm:	Modulr
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	
E-mail:	N/A
Phone:	N/A
Website:	https://www.modulrfinance.com/contact-us
Outline your market proposition:	Modulr is the Payments as a Service API platform for digital businesses. It integrates into any product or system. Modulr’s new type of payment accounts are built for businesses that need a faster, easier and more reliable way to move money. Businesses can automate payment flows, embed payments into their platforms and build entirely new payment products and services themselves. All managed in real-time, 24/7 from one API.

PRODUCT OFFERING

<p>Does your firm offer the following accounts:</p> <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • No, currently regulations do not permit e-money accounts to be used for this purpose. • Yes • Yes • Yes. Modulr offers the advantage that all accounts are directly addressable by a wide range of payment schemes. • CASS 7 does not allow e-money institutions – but we do offer an alternative approach of issuing accounts to the individual investors to enable investment businesses to utilise our services. <p>Modulr offers the ability to create an unlimited number of e-money accounts in real time via Modulr’s API. These come with UK sort codes and account numbers or IBANs for EU accounts and are ready to receive funds instantly.</p>
<p>Does your firm offer the following types of currency accounts:</p> <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<p>Modulr currently offers GBP and EUR accounts. The following currency accounts are currently on the roadmap and planned for delivery in Q2 2021:</p> <ul style="list-style-type: none"> • USD • CHF • SEK • NOK • DKK • CZK • HKD • JPY • TRY • PLN

<p>Does your firm provide accounts domiciled in the EEA to NBPSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBPSP have an account in the EEA? • Does the NBPSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes • Yes • Yes
<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • Modulr has its own sort codes, which most of our customers use. However, we can issue a unique sort code to customers, or use an existing customer sort code, as we do already for some existing customers.
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Modulr is an API first platform, so all products and services are available via REST API. We also have a customer portal which supports a number of uses, for example to view and create payments, beneficiaries, accounts etc. Some customers access Modulr's services through partner platforms, which are integrated into the Modulr API.
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • Yes
<p>Does your firm support the recommendations in the UK Finance <i>Access to Payment Account Services: Good practice guidelines</i> (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • Yes

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • Yes, upon request
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes - At the time of the first engagement with the firm Modulr is able to set out the key stages of the application process. • Yes - As Above • Yes - We outline to the client documentation requests and anything required as part of the compliance review. • Yes - We cover this during Kick Off calls and meetings with the client. • Yes - We highlight the stages and when we will need information. • Yes - The hierarchy is explained and where decisions reside within the teams. We explain the approval within Compliance and timelines for FCA registration.

<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • Modulr works with regulated and non-regulated clients. We offer accounts in the UK and the EEA and provide a range of inbound and outbound services to clients across both.
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • Yes, but some business models are outside of our risk appetite, please discuss specific requirements with us.
Adult Industry	<ul style="list-style-type: none"> • No, generally outside of appetite
Gambling	<ul style="list-style-type: none"> • Yes, but some business models are outside of our risk appetite, please discuss specific requirements with us.
Precious Metals / Stones	<ul style="list-style-type: none"> • Yes, but some business models are outside of our risk appetite, please discuss specific requirements with us.
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • No, generally outside of appetite
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • Yes, but some business models are outside of our risk appetite, please discuss specific requirements with us.
Consumer to Consumer payments	<ul style="list-style-type: none"> • Yes
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)	<ul style="list-style-type: none"> • Yes
Physical Cash	<ul style="list-style-type: none"> • Potentially
Other (please define)	

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	<ul style="list-style-type: none"> • Yes.

Faster Payments <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes • Yes • No, though the Modulr platform has functionality to achieve the same outcome using a SIP • Yes
BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Support for inbounds Bacs credits • Support both Direct Debit Collection & enabling our customer accounts for outbound Direct Debits payments.
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • Yes • On the roadmap scheduled for 2021 • No • On the roadmap scheduled for mid 2021
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • Confirmation of Payee • Visa and Mastercard issuing (virtual and physical cards) • Roadmap for other schemes
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • No, generally Modulr supports payments up to scheme limits subject to use case and does not limit balance on accounts.
How does your firm support an NBSPSPs account and payment reconciliation?	<ul style="list-style-type: none"> • Full account and payment details are accessible via the API and in the customer portal.

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • The typical timeline for implementation is 4 to 8 weeks. Our APIs are publicly documented, and a self-service sandbox environment is available for Developers to integrate and test Modulr payment functionality. Clients are supported by a dedicated Implementation manager during their integration.
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes, Modulr has a sandbox environment which is fully self-service. Clients and developers can register for API keys are accessed here. All Modulr APIs are publicly documented here, plus additional guides provide clients with the opportunity to learn more about our products, functionality and use cases.

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	
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CONTACT INFORMATION

Name of firm:	OpenPayd
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	
E-mail:	contact@openpayd.com
Phone:	N/A
Website:	www.openpayd.com
Outline your market proposition:	<p>OpenPayd is a leading global payments and banking-as-a-service platform for the digital economy. Through its API-driven technology, businesses can embed financial services into their products and create the seamless user experiences needed to drive business growth.</p> <p>OpenPayd’s platform removes the need to contract with multiple providers for different services and across different markets. Instead, businesses can access accounts, FX, international and domestic payments, acquiring and Open Banking services globally via a single API integration. With licensing across the UK, Europe and Canada, OpenPayd is committed to providing businesses with a fully compliant solution across all markets, leaving your business to focus on growth.</p>

PRODUCT OFFERING

Does your firm offer the following accounts: <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • No • No • Yes • Yes • No
Does your firm offer the following types of currency accounts: <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • OpenPayd offers accounts in EUR, GBP, HRK, HUF, CZK, CAD and RON and access to 50 currencies through our FX capabilities.

<p>Does your firm provide accounts domiciled in the EEA to NBPSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBPSP have an account in the EEA? • Does the NBPSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes • Yes • Yes
<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	No
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Yes • Yes • No • No • No
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • Yes
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • OpenPayd support the principles of the recommendations, but it is aimed at Credit Institutions.

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • No
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • When prospective customers express an interest in opening an account, they are notified of the application stages and provided with a detailed list of information and documentation that will be required to complete our onboarding procedure.

<p>Does your firm provide specific feedback to the NBSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes, providing such feedback would not cause OpenPayd to breach any applicable laws or regulations.
<p>Which countries are prohibited for NBSPs in regard to:</p> <ul style="list-style-type: none"> • NBSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • We provide services to clients located within the UK and EEA. Money flows are restricted in line with applicable sanctions regulations.
<p>Does your firm support an NBSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • Yes
Adult Industry	<ul style="list-style-type: none"> • Restricted
Gambling	<ul style="list-style-type: none"> • Yes
Precious Metals / Stones	<ul style="list-style-type: none"> • Restricted
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • Restricted
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • Yes
Consumer to Consumer payments	<ul style="list-style-type: none"> • Yes
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBSP client)	<ul style="list-style-type: none"> • Yes
Physical Cash	<ul style="list-style-type: none"> • No
Other (please define)	<ul style="list-style-type: none"> • OpenPayd's core customer verticals are financial institutions, cryptocurrency businesses and technology businesses.

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	<ul style="list-style-type: none"> • Yes
<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes • No • No • No

BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • No • No
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • No • Yes • Yes • No • Yes
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • Yes
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • Payment limits are assessed on a customer by customer basis.
How does your firm support an NBSPs account and payment reconciliation?	<ul style="list-style-type: none"> • OpenPayd provide real time payment messaging, via webhooks, API and Web Portal. The Web Portal can also be used to create statements.

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • Integration can take 1-2 weeks depending on the customer's resources and requirements.
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	<p>The OpenPayd Group has regulated institutions in Canada, the EEA and UK. A full group overview is available on our website: https://www.openpayd.com/about-us/openpayd/.</p>
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CONTACT INFORMATION

Name of firm:	PPS
Contact information (for services to a Non-Bank Payment Service Provider ("NBSP"))	Miroslava Betinova
E-mail:	miroslava.betinova@prepaysolutions.com
Phone:	+44 7391407354
Website:	www.pps.edenred.com
Outline your market proposition:	<p>PPS is a processor, Issuer and E-money licence holder and the driving force behind innovative digital payments and neo-bank solutions being launched across the UK and EU.</p> <p>It is one of the most innovative and mature players in this dynamic and exciting industry and a joint venture between Edenred and Mastercard.</p> <p>As a multi award winning, industry leading organisation that's been established for 20 years, we work with a broad range of clients that focus on delivery of innovative solutions.</p> <p>Our technology and licenses provide platforms to some of the most exciting brands which helped to revolutionise the way users interact with their finances on a daily basis.</p> <p>Our team of over 250 people, based in London, Brussels, Swindon and Dubai, allow us to be a truly global player.</p> <p>Our services include :</p> <ul style="list-style-type: none"> • UK and EU full E-money licence to operate in the UK and EU. • Mastercard BIN sponsorship and cards transactions processing and monitoring • VISA BIN sponsorship and cards transactions processing and monitoring • UK Instant Faster Payments • UK BACS • UK Direct Debit • SEPA payments and Direct Debits • AML & Fraud Monitoring • Risk & Chargeback Management • 1st line customer services • Financial Fraud Management

PRODUCT OFFERING

<p>Does your firm offer the following accounts:</p> <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • Yes – virtual e-money issuing
<p>Does your firm offer the following types of currency accounts:</p> <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • PPS banking solution is available in GBP and EUR (and ROI which is a bespoke solution to a particular client).
<p>Does your firm provide accounts domiciled in the EEA to NBPSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBSP have an account in the EEA? • Does the NBSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • PPS has both UK and EU e-money issuing licence and is able to issue accounts to entities across both geographies.
<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBSPs customer • Collection to an account / IBAN in the name of NBSPs customer 	<ul style="list-style-type: none"> • Yes PPS provides payments to GBP and EUR IBANs and virtual accounts. PPS doesn't support collection to an account.
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • Yes dedicated sort codes can be provided.
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Accounts are accessible via APIs which are connected to front end (mobile app, web portal)
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • PPS supports both PISP and AISP functionalities.
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • Yes, PPS is in full support of practices outlined within the Access to Payment Account Services

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> A risk based approach and evaluation is determined on programme to programme basis as part of the consultancy process.
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> The key stages in the application process The number of weeks each stage is expected to take Any dependencies that could affect the progress of the application The information that will be required from the applicant Which stage information will be considered at Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> The individual stages are outlined with a detailed project plan which is based on the end user journey analysis . Key dates are agreed between both parties. PPS provides a flexible approach to the project delivery , the key influential factors are dependencies of tasks.
<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> Yes
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> NBPSP underlying customer locations Inbound flows Outbound flows 	<ul style="list-style-type: none"> PPS doesn't support programmes for customers based in High Risk and sanctioned countries.
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
<p>Virtual (Crypto) Currencies</p>	<ul style="list-style-type: none"> No
<p>Adult Industry</p>	<ul style="list-style-type: none"> No
<p>Gambling</p>	<ul style="list-style-type: none"> No
<p>Precious Metals / Stones</p>	<ul style="list-style-type: none"> Yes- Risk review required
<p>Pharma (including legal cannabis and CBD)</p>	<ul style="list-style-type: none"> Yes- Risk review required
<p>Other PSPs (a.k.a. downstream)</p>	<ul style="list-style-type: none"> Yes- Risk review required
<p>Consumer to Consumer payments</p>	<ul style="list-style-type: none"> Yes
<p>3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)</p>	<ul style="list-style-type: none"> PPS can support lending providers, consumer and business – credit fully managed and reversed by the client.
<p>Physical Cash</p>	<ul style="list-style-type: none"> Yes PPS supports cash loading via Post Office and PayPoint
<p>Other (please define)</p>	

PAYMENTS

Schemes supported	
CHAPS	Yes- CHAPS IN
Faster Payments <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • PPS supports access to instant faster payments, inbound and outbound, with the exception of POOs.
BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • PPS is an indirect participant in BACS schemes with a direct technical connectivity. We do not offer origination.
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • SEPA INST from Q4/21 • Yes • Yes • Yes • Yes • Yes
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • PPS is a principal member of Mastercard and VISA.
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • A risk based approach is applied to determine account and transaction limits
How does your firm support an NBPSPs account and payment reconciliation?	<ul style="list-style-type: none"> • PPS has an in-house finance team that undertakes account and payment reconciliations

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • Standard 3 months set up subject to known, standard requirements and completed testing. Excludes any bespoke development and third -party dependencies and physical card production
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes, sandbox environment is available.

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	<ul style="list-style-type: none"> • PPS provides localised IBANS : GBP in UK, BE and FR live in Europe, Soon to be followed by ITA, FIN and DE by the end of H1.
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CONTACT INFORMATION

Name of firm:	Paynetics AD
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	
E-mail:	Amanda.harrison@paynetics.digital
Phone:	+35928065614
Website:	www.paynetics.digital
Outline your market proposition:	Paynetics is a regulated e-money institution with UK and EU licences that provides all the infrastructure required to build financial products. Our clients include some of the leading fintechs, Corporate customers and other financial institutions. We provide UK/ EU licences, multi-currency safeguarding accounts, BIN sponsorship (Mastercard, Visa/ UPI), bank accounts (IBAN/ UK Sort code), Payments (FasterPay, Bacs, SEPA, SWIFT), digital wallets, XPays (Apple/ Google Pay) and full reconciliation, settlement, processing and risk management services.

PRODUCT OFFERING

Does your firm offer the following accounts: <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • We provide safeguarding accounts using approved clearing banks such as Banking Circle and ClearBank. • Yes • Yes • Yes
Does your firm offer the following types of currency accounts: <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • We offer a range of currency accounts both for safeguarding and BIN sponsorship
Does your firm provide accounts domiciled in the EEA to NBSPs? <i>If yes, are there any restrictions, for example:</i> <ul style="list-style-type: none"> • Can a U.K. NBSP have an account in the EEA? • Does the NBSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes • No restriction. • No need to have physical presence.

<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • Yes – both in UK & EU
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Yes • Yes (Corporate) • Yes, we can accept transfers via SWIFT, SEPA, UK payments, and we perform local settlement in BG and RO
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • No
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<p>Our policy of dealing with all our clients is underpinned by Transparency & Clarity; prompt timescales; Well defined Application Requirements; We regularly deal with new companies and startups.</p>

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • No
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes • Yes • If not full KYB is provided + AML and business plan • Full KYB, Business plan, marketing plan and AML • After NDA and Business plan, commercials will be provided. LOI signed and then full KYB has to be done; • Underwriting and Risk committee
<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes

<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • UK and EEA are not prohibited for NBPSPs
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • Yes, but based on the restriction of the bank, which we are using for the services provided
Adult Industry	<ul style="list-style-type: none"> • Yes, but based on the restriction of the bank, which we are using for the services provided
Gambling	<ul style="list-style-type: none"> • Yes, only licensed in UK/ EU, based on the restriction of the bank, which we are using for the services provided
Precious Metals / Stones	<ul style="list-style-type: none"> • We accept acquiring for precious metals
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • We do not accept Pharma
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • Depends on the type of PSP
Consumer to Consumer payments	<ul style="list-style-type: none"> • Yes
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)	<ul style="list-style-type: none"> • Yes
Physical Cash	<ul style="list-style-type: none"> • No
Other (please define)	

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	Planned
<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes • Yes • Yes • No

BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Via bank • Yes • Yes
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • No (we do support SEPA instant) • Yes • No • No • Yes
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • No
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • Yes, based on the AML and risk approach is taken into consideration
How does your firm support an NBSPs account and payment reconciliation?	<ul style="list-style-type: none"> • Support is provided based on the API. Clients can obtain their balance and transactions. Additional information and reconciliation is provided on the agreed CSV format and created templates

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • We provide API and support to the client to implement it.
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	
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CONTACT INFORMATION

Name of firm:	ClearBank
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	Jonathan Boon
E-mail:	Jonathan.boon@clear.bank
Phone:	02031112370
Website:	www.clear.bank
Outline your market proposition:	<p>ClearBank is a technology platform with a banking licence. Built from scratch, unencumbered by the entrenched legacy platforms that inhibit other banks from delivering the simplicity that modern customers have come to expect. ClearBank’s cutting-edge technology is transforming the clearing and agency banking experience, making transactions as efficient, fast and cost-effective as they can and should be.</p> <p>As a direct participant of UK payments schemes, ClearBank offers agency banking services to financial institutions on an independent, non-competing and transparent basis. Through its bespoke API, ClearBank gives customers the experience of being a direct participant of Bacs, CHAPS and Faster Payments.</p>

PRODUCT OFFERING

Does your firm offer the following accounts: <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • Yes
Does your firm offer the following types of currency accounts: <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • No

<p>Does your firm provide accounts domiciled in the EEA to NBPSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBPSP have an account in the EEA? • Does the NBPSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • No
<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • N/A
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • Yes
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Yes • Yes • No • No • No
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • No
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • Yes

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • Yes <p>https://www.clear.bank/eligibility-criteria</p>
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes, clients are provided the standard times for the review process to be completed (8 - 12 weeks) at the time of application and are kept updated throughout the application process.

<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • Cuba, Syria, North Korea, Islamic Republic of Iran
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • Yes (regulated only)
Adult Industry	<ul style="list-style-type: none"> • No
Gambling	<ul style="list-style-type: none"> • Yes (regulated only)
Precious Metals / Stones	<ul style="list-style-type: none"> • Yes
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • Case by case evaluation
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • Yes
Consumer to Consumer payments	<ul style="list-style-type: none"> • No
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)	<ul style="list-style-type: none"> • No
Physical Cash	<ul style="list-style-type: none"> • No
Other (please define)	

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	<ul style="list-style-type: none"> • Yes
<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Not currently

BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Yes • Yes
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • Not currently Q1 2021
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • ClearBank are directly integrated with SWIFT, we only provide access to UK payment schemes
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • No
How does your firm support an NBSPs account and payment reconciliation?	<ul style="list-style-type: none"> • ClearBank provides reporting to clients in near-real time. They can use this information to complete their own reconciliations.

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • Access to a Simulation environment; subject to successful DD, ClearBank allocate the appropriate sort codes, Client then funds the account – circa 12 weeks to Live
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	
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CONTACT INFORMATION

Name of firm:	European Merchant Bank UAB (EMBank)
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	
E-mail:	info@em.bank
Phone:	+370 700 11200
Website:	https://em.bank
Outline your market proposition:	<p>Licensed by the European Central Bank and Bank Of Lithuania and launched in 2019, EMBank is firmly focused on SME’s, EMI’s and Payment Institutions providing a full suite of core B2B banking products, from deposits to loans and money transfer services.</p> <p>The Bank is already part of SEPA, TARGET2 and Swift payment schemes and its single API will allow clients to integrate its fully digital banking services. Through bespoke service and expert advice, EMBank builds partnerships with its clients that help deliver growth.</p>

PRODUCT OFFERING

<p>Does your firm offer the following accounts:</p> <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Yes • Yes • Yes • In development • No
<p>Does your firm offer the following types of currency accounts:</p> <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • EUR, GBP, USD
<p>Does your firm provide accounts domiciled in the EEA to NBSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBSP have an account in the EEA? • Does the NBSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes • No

Does your firm provide: <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes • No
Does your firm provide individual client specific sort codes?	<ul style="list-style-type: none"> • No
What options are available for clients to access their accounts: <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • In development. • Yes • No • Yes • Manual Instruction via E-mail.
Does your firm provide PISP and/or AISP functionality as a service?	<ul style="list-style-type: none"> • Will be launched with the API.
Does your firm support the recommendations in the UK Finance <i>Access to Payment Account Services: Good practice guidelines</i> (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)	<ul style="list-style-type: none"> • Yes

RISK APPETITE

Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services? <i>If yes, please provide the website address:</i>	<ul style="list-style-type: none"> • No
Does your firm provide applicants with the following information, and if so, when: <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes – At the beginning of onboarding. • Yes – At the beginning of onboarding. • Yes – At the beginning of onboarding. • Yes – At the beginning of onboarding. • Yes – At the beginning of onboarding. <p>Yes – At the beginning of onboarding.</p>
Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?	<ul style="list-style-type: none"> • No

<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • Certain countries are subject to sanctions and local law requirements which mean that the Bank is prohibited from providing services in such jurisdictions, countries type D. • The Bank may apply restrictions and additional controls towards countries identified as: Tax Havens (the list approved by Ministry of Finance of Lithuania), Countries, monitored by FATF, Countries with very low Corruption Perception Index by estimation of Transparency International, Special Risk Countries (SRCs) – the most oppressive regimes.
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
<p>Virtual (Crypto) Currencies</p>	<ul style="list-style-type: none"> • EDD & Restricted on a risk based approach
<p>Adult Industry</p>	<ul style="list-style-type: none"> • Prohibited
<p>Gambling</p>	<ul style="list-style-type: none"> • EDD & Restricted on a risk based approach
<p>Precious Metals / Stones</p>	<ul style="list-style-type: none"> • EDD & Restricted on a risk based approach
<p>Pharma (including legal cannabis and CBD)</p>	<ul style="list-style-type: none"> • Pharmaceuticals/Healthcare/ Nutraceuticals is restricted • CBD/marijuana dispensaries is prohibited
<p>Other PSPs (a.k.a. downstream)</p>	<ul style="list-style-type: none"> • No
<p>Consumer to Consumer payments</p>	<ul style="list-style-type: none"> • No
<p>3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)</p>	<ul style="list-style-type: none"> • Yes
<p>Physical Cash</p>	<ul style="list-style-type: none"> • No
<p>Other (please define)</p>	

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	<p>No</p>

Faster Payments <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • No • Yes • Yes • Yes
BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • No • No
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • No • Yes • In development • No • In development
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • Swift and Target2
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • No
How does your firm support an NBPSPs account and payment reconciliation?	<ul style="list-style-type: none"> • Our preferred channel is our internet banking where we provide statements in PDF format but we also provide account statements manually up on request.

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • Depending on the complexity of the project and the requirements of the customers, timeframe differs. However, we provide open communication and tailor made solutions to each customer.
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	<ul style="list-style-type: none"> • We are providing Dedicated Relationship Managers who are always very close to our clients, accessible and ready to share the industry expertise with them. • We value the client experience and support our clients with our After Sales Service. • We have a centralised service model which helps us to control risks and provide fast and reliable service to our clients.
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CONTACT INFORMATION

Name of firm:	TEN31 Bank (Fintech-arm of WEG Bank AG)
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	Veronika Ferstl
E-mail:	veronika.ferstl@ten31.com
Phone:	+49 157 58918100
Website:	www.ten31.com
Outline your market proposition:	TEN31 Bank is a fully regulated German bank. Together with its network of partners it is leading the way towards mass adoption of crypto assets. Connecting the dots between DeFi and conventional banking.

PRODUCT OFFERING

Does your firm offer the following accounts:	
<ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • Yes
Does your firm offer the following types of currency accounts:	
<ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • EUR currently. Additional currencies to be added during 2021
Does your firm provide accounts domiciled in the EEA to NBSPs?	
<p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBSP have an account in the EEA? • Does the NBSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes • No, not necessarily

<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • No
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Yes • No • No • No • To be introduced within the year <p>[API or EBICS/FinTS-software. We can offer an EBICS-compatible software solution and/or all technical documents for the API. We are working on implementing SWIFT this year.]</p>
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • No
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<p>We are subject to German regulatory code and consequently adhere to all its regulations. We do not implement specific UK guidelines, but most of them should be reflected in the German code in a similar manner.</p>

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • We send these individually to any NBPSP
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • Yes • No, we have a very flat hierarchy, this is not required.

<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes, if requested
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • We apply standard sanctions lists. Also, we are hesitant to conduct business with Cyprus entities.
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • Yes
Adult Industry	<ul style="list-style-type: none"> • No
Gambling	<ul style="list-style-type: none"> • No
Precious Metals / Stones	<ul style="list-style-type: none"> • Yes
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • Yes
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • No
Consumer to Consumer payments	<ul style="list-style-type: none"> • It depends on the business model
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)	<ul style="list-style-type: none"> • Yes
Physical Cash	<ul style="list-style-type: none"> • No
Other (please define)	

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	<ul style="list-style-type: none"> • No
<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • No • No • No • No

BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • No • No
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • No • Yes • Yes • Yes • Instant SEPA to be implemented during 2021/22
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • No
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • No
How does your firm support an NBPSPs account and payment reconciliation?	<ul style="list-style-type: none"> • EBICS and API

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • 4-8 weeks
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	
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CONTACT INFORMATION

Name of firm:	ConnectPay
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	
E-mail:	partnerships@connectpay.com
Phone:	+370 605 04352
Website:	www.connectpay.com
Outline your market proposition:	<p>ConnectPay is one of the fastest growing Electronic Money Institutions (EMI) in Lithuania – the leading fintech hub in continental Europe – providing banking services for online based companies. Strong focus on different legal jurisdiction specifics enables ConnectPay to make compliance work for their clients not against them.</p> <p>ConnectPay’s main activity and focus is banking payment services for business and institutional clients:</p> <ul style="list-style-type: none"> • SEPA & SWIFT payments • Multi-currency accounts • Corporate Cards • Merchant accounts. <p>ConnectPay is licensed and regulated by the Bank of Lithuania and is subject to the regulatory framework of the European Central Bank.</p>

PRODUCT OFFERING

Does your firm offer the following accounts:	
<ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • No
Does your firm offer the following types of currency accounts:	
<ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • Yes

<p>Does your firm provide accounts domiciled in the EEA to NBPSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBPSP have an account in the EEA? • Does the NBPSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes. • Segregated accounts can only be provided to non-EEA NBPSPs
<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • We can provide payments and collections from IBAN in the name of NBPSPs customer.
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • No, we only provide client with IBANs.
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Yes • Yes • Batch file upload • No • No
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • Yes
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • We support the good practices listed in “ACCESS TO PAYMENT ACCOUNT SERVICES: Good practice guidelines”

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • Yes, please see: https://connectpay.com/aml-cft-requirements.pdf
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • The key stages in the application process. Yes, the key stages are discussed with the client at the beginning of the application. • The number of weeks each stage is expected to take. Information about the duration of the process is publicly available in our FAQ section: https://connectpay.com/support/#/523 • Any dependencies that could affect the progress of the application. Some specific jurisdictions where ConnectPay does not have the possibility to verify the documents via public reliable sources will require the certification of document copies. This might affect the duration. Detailed information is provided to the individual customer depending on the case. • The information that will be required from the applicant. Detailed information is provided in our FAQ: https://connectpay.com/onboarding-requirements.pdf as well as in the online Application. • Which stage information will be considered at. This information is not provided to the applicant. • Which decision committees or nominated persons will consider the application. This information is not provided to the applicant.

<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • See section 4. Rules and Guidelines: https://connectpay.com/Payment-guidelines.pdf
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
<p>Virtual (Crypto) Currencies</p>	<ul style="list-style-type: none"> • Case by case basis, must satisfy the following criteria: • Only specific geographies • Track record • Strong existing AML/CTF policies • Revenue benchmark
<p>Adult Industry</p>	<ul style="list-style-type: none"> • Restricted.
<p>Gambling</p>	<ul style="list-style-type: none"> • Licensed only. Please see requirements here: https://connectpay.com/aml-cft-requirements.pdf
<p>Precious Metals / Stones</p>	<ul style="list-style-type: none"> • Assessed on Case-by-case basis
<p>Pharma (including legal cannabis and CBD)</p>	<ul style="list-style-type: none"> • Assessed on Case-by-case basis
<p>Other PSPs (a.k.a. downstream)</p>	<ul style="list-style-type: none"> • Assessed on Case-by-case basis. Please see requirements here: https://connectpay.com/aml-cft-requirements.pdf
<p>Consumer to Consumer payments</p>	<ul style="list-style-type: none"> • No restrictions
<p>3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)</p>	<ul style="list-style-type: none"> • Assessed on Case-by-case basis
<p>Physical Cash</p>	<ul style="list-style-type: none"> • We do not accept cash
<p>Other (please define)</p>	

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	<ul style="list-style-type: none"> • Not for NBPSPs

Faster Payments <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Not for NBPSPs
BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Not for NBPSPs
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • No • Yes • No • No • Launching SCT Instant 2021 Q2
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • No
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • No
How does your firm support an NBPSPs account and payment reconciliation?	<ul style="list-style-type: none"> • We can open multiple IBANs for NBPSPs to manage their flows and reconcile between corporate and client funds. Statements and payment notifications available via API.

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • After onboarding, NBPSP can process payments immediately via web banking platform or Batch upload, then proceed to integrate API (1-3 months)
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • No.

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	<ul style="list-style-type: none"> • We work on correspondent banking principles with NBPSPs, after an enhanced due diligence we will not require NBPSPs to onboard their underlying clients. • This saves time for our partners in comparison to other providers that require full client onboarding.
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CONTACT INFORMATION

Name of firm:	Customate
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	
E-mail:	sales@customate.net
Phone:	UK: +44 (0) 121 318 8785
Website:	https://gocustomate.com
Outline your market proposition:	We help you make your business payments faster, easier and safer. Integrate your existing platform into our API to streamline your payments and create a better customer experience. Create your own payment flow matching your business model thanks to our seamless payment solution. Our API product allows you to set-up digital customer wallets enabling you to manage the escrowing and splitting of funds between users.

PRODUCT OFFERING

Does your firm offer the following accounts:	
<ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • Yes
Does your firm offer the following types of currency accounts:	
<ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • Presently we have accounts in Euros and GBP. We can add currencies for: <ul style="list-style-type: none"> - AED Emirati Dirham - AUD Australian Dollar - CAD Canadian Dollar - CHF Swiss Franc - CZK Czech Koruna - DKK Danish Kroner - HKD Hong Kong Dollar - HRK Croatian Kuna - HUF Hungarian Forint - ILS Israeli Shekel - JPY Japanese Yen - MXN Mexican Peso - NOK Norwegian Krone - NZD New Zealand Dollar - PLN Polish Zloty - RON Romanian New Leu - SAR Saudi Arabian Riyal - SEK Swedish Krona - SGD Singapore Dollar - TRY Turkish Lira - USD US Dollar - ZAR South African Rand

<p>Does your firm provide accounts domiciled in the EEA to NBPSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBPSP have an account in the EEA? • Does the NBPSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes • No
<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • No
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Yes • No • No • No • No
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • Yes
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • Namely: Transparency & Clarity; Timescales; Application Requirements; Dealing with new entities; Declining applications and Handling appeals • Yes

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • No
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes

<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • Done on case by case basis
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • Yes
Adult Industry	<ul style="list-style-type: none"> • No
Gambling	<ul style="list-style-type: none"> • No
Precious Metals / Stones	<ul style="list-style-type: none"> • No
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • No
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • Yes
Consumer to Consumer payments	<ul style="list-style-type: none"> • No
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)	<ul style="list-style-type: none"> • Yes
Physical Cash	<ul style="list-style-type: none"> • No
Other (please define)	

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	<ul style="list-style-type: none"> • Yes
<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes • Yes • Yes • No

BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Yes • Yes
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • Yes • No • No • No • No
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • Direct Debit, Open Banking
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • No
How does your firm support an NBPSPs account and payment reconciliation?	<ul style="list-style-type: none"> • Yes

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • We provide a simple API that can be integrated within 2 weeks depending on the clients' IT ability.
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	
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CONTACT INFORMATION

Name of firm:	Form3
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	Ryan Jackson – Customer Success Director
E-mail:	Ryan.jackson@form3.tech
Phone:	(+44) 7791 909236
Website:	www.form3.tech
Outline your market proposition:	<p>Form3 is a leading cloud-native, API led payments technology platform enabling financial institutions to securely and efficiently run and scale their business through a fully managed Payments-as-a-service:</p> <ul style="list-style-type: none"> • Integrate once to the universe of Payment Schemes from a single API • Switch models from an Indirect to a Direct model as your business needs change • Sponsored and direct participation for each Scheme independently via a single API integration • Achieve real-time visibility of all transactions In/Out for applying funds and calculating balances • Ensure full adherence to each Payment Scheme’s set of rules including any changes, all managed by Form3 • Mutualised platform provides protection against future change

PRODUCT OFFERING

<p>Does your firm offer the following accounts:</p> <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • Form3 (via its Partners) is able to provide full agency banking and virtual account models for GBP and EURO. We are also able to generate IBANs for UK, EURO countries and US.
<p>Does your firm offer the following types of currency accounts:</p> <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<p>Form3 core business is currently focused on GBP and EURO schemes however our partner banks are able to support other currency accounts.</p>

<p>Does your firm provide accounts domiciled in the EEA to NBPSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBPSP have an account in the EEA? • Does the NBPSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Form3 is a technical service provider into all SEPA and UK Retail schemes. Depending on the access model our customers can get an account via one of our banking partners. • Yes, a U.K. NBPSP can have a Euro currency account and make payments in the EEA if providing services to UK customers. In order to provide regulated services to EEA customers, a U.K. NBPSP will require appropriate licencing and an entity in EEA from which they can process Sepa payments.
<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • Yes. We support both agency and virtual accounts. Our customers can also own multiple sort codes.
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Our customers connect to us via our API. For our indirect services our partner banks also provide a web portal.
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • No
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • Yes, our partner banks do. Namely: Transparency & Clarity, Timescales; Application Requirements; Dealing with new entities; Declining applications and Handling appeals.

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <ul style="list-style-type: none"> • If yes, please provide the website address: 	<ul style="list-style-type: none"> • Risk appetite is determined by the regulators themselves when connecting directly to the scheme or by our Sponsor bank partners. As we work with a panel of sponsor banks with varying risk appetite, we cater for the business profile of most regulated firms. Form3 does not impose any additional restrictions.
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes. We are happy to provide the following information to potential customers early on in order to help their decision process. During a customer's onboarding process if they have selected our technology, they will have a designated implementation manager who will assist with this information.

<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes. Form3 and our banking partners are very transparent and clear on what are the requirements.
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • This is dependent on the risk appetite of our partners.
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • Yes (sponsor bank dependent/restrictions apply)
Adult Industry	<ul style="list-style-type: none"> • No
Gambling	<ul style="list-style-type: none"> • Yes (sponsor bank dependent/restrictions apply)
Precious Metals / Stones	<ul style="list-style-type: none"> • Yes
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • Yes (sponsor bank dependent/restrictions apply)
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • Yes
Consumer to Consumer payments	<ul style="list-style-type: none"> • Yes
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)	<ul style="list-style-type: none"> • No
Physical Cash	<ul style="list-style-type: none"> • Yes
Other (please define)	

PAYMENTS

<p>Schemes supported</p>	<ul style="list-style-type: none"> • Dependent on access model: Indirect, Direct Non-Settling Participant and Direct Settling Participant
<p>CHAPS</p>	<ul style="list-style-type: none"> • Not today, Q1 2022 via a new SWIFT solution
<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes (Indirect, DCNSP, DCSP) • Yes (Indirect, DCNSP, DCSP) • Yes (Indirect, DCNSP, DCSP) • Yes (DCSP)

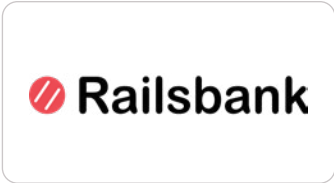
BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • Yes (Indirect (Q4/21), DCNSP & DCSP) • Yes (Dependent on sponsor bank)
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • Yes • Yes (indirect, DCNSP, DCSP) • Yes(DCSP) • Yes(DCSP) • Yes (Indirect, DCNSP, DCSP)
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • Our cloud native SWIFT service will be available Q1 2022. Despite not being a payment scheme in itself, Form3 also have a Confirmation of Payee service.
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • Not from a Form3 perspective. Sponsor banks might impose their own limits.
How does your firm support an NBPSPs account and payment reconciliation?	<ul style="list-style-type: none"> • Form3 account API provides data of accounts, transactions and references so our customers can automate account reconciliation and posting in their systems. Form3 also draw reports direct from scheme where appropriate to facilitate customer reconciliation needs.

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • Form3 assigns an Implementation Manager to the project at the start of on-boarding. Project Plans are service/scheme specific. These plans will show steps from inception all the way through testing and go live. Timeframes to complete on-boarding are service dependent and can be as quick as 8 weeks. Direct to scheme can be achieved in 4-6 months depending on availability of a scheme go live date.
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes, Form3 offers a test environment with a virtual simulator from the very start of on-boarding.

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	
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CONTACT INFORMATION

Name of firm:	Railsbank
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	
E-mail:	support@railsbank.com
Phone:	+44 808 168 6550
Website:	https://www.railsbank.com
Outline your market proposition:	Railsbank is a global leader in embedded finance, empowering a company, or a brand, to easily prototype, build and scale any financial use case. Its customers use Railsbank’s super simple APIs as building blocks to deliver exciting products for their own end-users, including apps that help manage and distribute money in real-time, reflecting the needs of the 21st Century financial consumer. Railsbank’s innovative products have been developed out of its powerful core finance platform and include Banking-as-a-Service and Cards-as-a-Service.

PRODUCT OFFERING

Does your firm offer the following accounts:	<ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts)
	<ul style="list-style-type: none"> • No • Yes • Yes • Yes • No <p>As part of the product offering the accounts can be linked to a Mastercard or VISA card</p>
Does your firm offer the following types of currency accounts:	
<ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • G10

<p>Does your firm provide accounts domiciled in the EEA to NBPSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBPSP have an account in the EEA? • Does the NBPSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes. NBPSPs can programmatically issue accounts for their customers in the EEA. In order to do so they will need an entity incorporated in the EEA and engage with our European EMI to offer the services.
<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer - 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • Yes, optional
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • • API • Web portal • No • Yes • SEPA Step 2 SEPA Instant, UK Faster Payments, Sing Fast, ACH
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • Yes
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • Yes

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • No
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • Yes • Yes <p>However cannot give exact time frames as it depends on the customer type. We have a dedicated Customer Launch team that guides new customers through the entire process. Supported by onboarding specialists and compliance teams.</p>

<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • Afghanistan, Crimea, Cuba, Iran, Islamic Republic of North Korea, Syria, Venezuela, Belarus, Central African Rep, Congo the Democratic Republic, Eritrea, Ethiopia, Republic of Guinea , Iraq, Lebanon, Liberia, Libya, Mali, Myanmar, Pakistan, Russian Federation, Somalia, South Sudan, Sudan, Ukraine, Yemen, Zimbabwe, Bahamas, Botswana, Ghana, Panama, Barbados, Cambodia, Iceland, Jamaica, Mongolia, Nicaragua, Uganda, Albania, Mauritius, Guam, American Samoa, Samoa, Trinidad &, Tobago, United States Virgin Islands, Cayman Islands, Palau, Vanuatu, Seychelles, Fiji, Oman
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • Yes
Adult Industry	<ul style="list-style-type: none"> • Out of Scope
Gambling	<ul style="list-style-type: none"> • On an exceptions basis
Precious Metals / Stones	<ul style="list-style-type: none"> • On an exceptions basis
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • No
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • No
Consumer to Consumer payments	<ul style="list-style-type: none"> • Yes
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)	<ul style="list-style-type: none"> • Yes
Physical Cash	<ul style="list-style-type: none"> • No
Other (please define)	

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	<ul style="list-style-type: none"> • No
<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes • Yes • Yes • No

BACS <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • BACS Credit only
SEPA <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • No • Yes • No • No • Yes
Does your firm offer access to other Payment Schemes or access to other ACH?	<ul style="list-style-type: none"> • USA: ACH, Same-day ACH • Singapore: FAST • SWIFT • Global Payout • Global Card issuing: Visa, Mastercard
Are there any payment limits imposed other than scheme limits?	<ul style="list-style-type: none"> • Risk-based limits on a case-by-case basis
How does your firm support an NBSPSPs account and payment reconciliation?	<ul style="list-style-type: none"> • Managed automatically by the Railsbank platform

IMPLEMENTATION

What is the implementation approach and typical timeframe?	<ul style="list-style-type: none"> • 1-2 months
Does your firm provide access to a sandbox / test environment?	<ul style="list-style-type: none"> • Yes

ADDITIONAL INFORMATION

If there is anything additional you would like to add, please do so here:	<ul style="list-style-type: none"> • All API , guides, play environments and interactive roadmap is published online and can be found at https://guides.railsbank.com/ • AI
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CONTACT INFORMATION

Name of firm:	Rapyd
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	
E-mail:	kevinc@rapyd.net
Phone:	+44 (0)7789 437211
Website:	www.rapyd.net
Outline your market proposition:	<p>Rapyd is the Fintech-as-a-Service business, helping companies expand globally by connecting to local payment methods via a single platform.</p> <p>With deep local payments expertise, we build and manage complex payment infrastructure, including licensing and compliance, so you can focus on growing your business.</p> <p>Rapyd has 4 main platforms: Collection, Disbursement, Wallets and Issuing.</p> <p>All platforms are available over API. We also provide a web-based Client Portal that supports Mass Invoicing, Mass Payouts and other hosted capabilities without an API integration. This path is for clients looking for speedy access to Rapyd’s services before moving to an API integration.</p>

PRODUCT OFFERING

<p>Does your firm offer the following accounts:</p> <ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • No - client funds are safeguarded by our bank partners • No • Yes • Yes • No
<p>Does your firm offer the following types of currency accounts:</p> <ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • Yes • Yes • Yes - 34 holding currencies, 71 collection currencies and 141 payout currencies.

<p>Does your firm provide accounts domiciled in the EEA to NBPSPs?</p> <p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBPSP have an account in the EEA? • Does the NBPSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes • Yes • Yes
<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Yes • Yes
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • No - we provide individual bank account numbers and IBANs.
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • No
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • This functionality will be available from Q3.
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • Namely: Transparency & Clarity; Timescales; Application Requirements; Dealing with new entities; Declining applications and Handling appeals • Rapyd is not a Credit Institution, but we support the principles described.

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • Yes https://www.rapyd.net/networkrules/
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Yes - we support a number of onboarding methods including self-service and hosted with defined stages. • We provide applicants with typical mileposted schedules and allocate our resources to support this. • Regulatory or other dependencies are identified up front and roles / responsibilities for delivery agreed. • This is detailed up front. • Part of the milestones schedule. • This is detailed for the applicant up front.

<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<ul style="list-style-type: none"> • Yes - typically communicated by the account manager.
<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • Rapyd maintains a list of prohibited countries and services per regulatory / sanctions requirements.
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
Virtual (Crypto) Currencies	<ul style="list-style-type: none"> • Yes - in limited use cases
Adult Industry	<ul style="list-style-type: none"> • No
Gambling	<ul style="list-style-type: none"> • No
Precious Metals / Stones	<ul style="list-style-type: none"> • Yes - in limited use cases
Pharma (including legal cannabis and CBD)	<ul style="list-style-type: none"> • No
Other PSPs (a.k.a. downstream)	<ul style="list-style-type: none"> • Only in very specific use cases where the source of funds and beneficiary can be clearly identified
Consumer to Consumer payments	<ul style="list-style-type: none"> • Yes
3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)	<ul style="list-style-type: none"> • Yes, as long as source of funds and beneficiaries are identified.
Physical Cash	<ul style="list-style-type: none"> • Yes, in some countries
Other (please define)	<ul style="list-style-type: none"> • Multiple other local APMs - eg Boleto, Ideal, Sofort etc.

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	<ul style="list-style-type: none"> • No

<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • Yes • Yes - via API, sent to scheme as SIP • No • Yes - instruction from overseas client presented to FPS as SIP by Rapyd
<p>BACS</p> <ul style="list-style-type: none"> • Paying Bank • Originating Bank 	<ul style="list-style-type: none"> • No • No
<p>SEPA</p> <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • Yes (where supported by Banks)
<p>Does your firm offer access to other Payment Schemes or access to other ACH?</p>	<ul style="list-style-type: none"> • Yes - eg. ACH in USA, plus multiple other payment schemes via our Rapyd Global Payments Network
<p>Are there any payment limits imposed other than scheme limits?</p>	<ul style="list-style-type: none"> • Yes - as defined by our compliance team per client / transaction type
<p>How does your firm support an NBSPSPs account and payment reconciliation?</p>	<ul style="list-style-type: none"> • Multiple financial reports are available via our Client Portal, all transaction history available via API

IMPLEMENTATION

<p>What is the implementation approach and typical timeframe?</p>	<p>No integration for Client Portal capabilities.</p> <ul style="list-style-type: none"> • API integration typically lasts around 3 weeks with full support from Rapyd's Sales Engineering team, which is provided free of charge to clients.
<p>Does your firm provide access to a sandbox / test environment?</p>	<ul style="list-style-type: none"> • Yes - https://sandbox.rapyd.net/login

ADDITIONAL INFORMATION

<p>If there is anything additional you would like to add, please do so here:</p>	<ul style="list-style-type: none"> • A single integration provides access to multiple collect and disburse capabilities across the globe. Rapyd also offers a sophisticated wallet infrastructure with IBAN and debit card issuance.
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CONTACT INFORMATION

Name of firm:	Xpollens
Contact information (for services to a Non-Bank Payment Service Provider (“NBSP”))	Guillaume Maigre
E-mail:	guillaume.maigre@natixis.com
Phone:	+33647831460
Website:	www.xpollens.com
Outline your market proposition:	Xpollens is the Payment-as-a-Service platform of Natixis Payments, servicing European based businesses for all their payment accounts needs. Our API solution provides access to a full range of payment services allowing you to create innovative ways to imbed payments into your range of services. We focus on allowing you to get innovations to market fast with expert support teams and a robust industrial payment processing infrastructure. We make banking simple for you and your end-customer!

PRODUCT OFFERING

Does your firm offer the following accounts:	<ul style="list-style-type: none"> • Safeguarding • Segregated Client Settlement • Operational (a.k.a. Business or proprietary) • Virtual Accounts / Virtual IBANs • Client Money (CASS accounts) 	<ul style="list-style-type: none"> • No • No • Yes • Yes • E-money wallet
Does your firm offer the following types of currency accounts:	<ul style="list-style-type: none"> • G3 • G10 • Beyond G10 (please list) 	<ul style="list-style-type: none"> • Euro only at the moment, currency account management and payment will be supported in 2022
Does your firm provide accounts domiciled in the EEA to NBSPs?	<p><i>If yes, are there any restrictions, for example:</i></p> <ul style="list-style-type: none"> • Can a U.K. NBSP have an account in the EEA? • Does the NBSP need to have a physical presence in the EEA to be eligible? 	<ul style="list-style-type: none"> • Yes, we accept end-customers from around 30 countries. They must have a Euro banking account since we use a SCT-In to confirm KYC.

<p>Does your firm provide:</p> <ul style="list-style-type: none"> • Payments from an account / IBAN in the name of NBPSPs customer • Collection to an account / IBAN in the name of NBPSPs customer 	<ul style="list-style-type: none"> • Accounts/IBAN are opened in the holder's name.
<p>Does your firm provide individual client specific sort codes?</p>	<ul style="list-style-type: none"> • We provide both RIB (French sort code) and IBANs (EU sort code) for each account. We can also assign a dedicated range of IBAN for the client and their customer.
<p>What options are available for clients to access their accounts:</p> <ul style="list-style-type: none"> • API • Web portal • Host to Host file transfer • SWIFT • Other? 	<ul style="list-style-type: none"> • Clients can access their accounts through an API platform, a back-office web portal and Host to Host Journal of Operation/Bank reconciliation File. A set of account and card settings and options are also available through our API for use by the end user in Self-care mode.
<p>Does your firm provide PISP and/or AISP functionality as a service?</p>	<ul style="list-style-type: none"> • S-Money is PSD2 compliant so AISP only.
<p>Does your firm support the recommendations in the UK Finance Access to Payment Account Services: Good practice guidelines (https://www.ukfinance.org.uk/policy-and-guidance/reports-publications/access-to-payment-account-services)</p>	<ul style="list-style-type: none"> • S-money has adopted its own set of good practices in terms of Transparency, Clarity, Timescale, Application Requirements, Dealing with new entities, Declining applications and Handing appeals, similar and in line with to the recommendations of the UK Finance Access to Payment Account Services: Good practice guidelines. We are also fully compliant with the French Banking regulator (ACPR)

RISK APPETITE

<p>Does your firm publish the eligibility criteria that an NBPSP may have to meet to obtain services?</p> <p><i>If yes, please provide the website address:</i></p>	<ul style="list-style-type: none"> • Eligibility of an NBPSP is evaluated on a case-by-case basis according to a set of discretionary criteria. NBPSPs are invited to contact us directly. Our website address is: https://www.xpollens.com/
<p>Does your firm provide applicants with the following information, and if so, when:</p> <ul style="list-style-type: none"> • The key stages in the application process • The number of weeks each stage is expected to take • Any dependencies that could affect the progress of the application • The information that will be required from the applicant • Which stage information will be considered at • Which decision committees or nominated persons will consider the application 	<ul style="list-style-type: none"> • Immediately after the initial discussion with the applicant regarding the scope of their payment project, we provide the following information: • The key stages in the application process. • The number of weeks each stage is expected to take. • Dependencies that could affect the progress of the application are listed after having reviewed the applicant's payment services project. • The information that will be required from the applicant. • Which stage information the applicant will be considered at
<p>Does your firm provide specific feedback to the NBPSP on the reason for any rejection / exits?</p>	<p>Whenever possible, S-money provides feedback to the NBPSP's application rejection with the intention of helping the applicant revise its project. Applicants are invited to submit a new application if the project has evolved significantly.</p>

<p>Which countries are prohibited for NBPSPs in regard to:</p> <ul style="list-style-type: none"> • NBPSP underlying customer locations • Inbound flows • Outbound flows 	<ul style="list-style-type: none"> • S-money does not provide payment services to NBPSP underlying customers residing in Sanctions & Embargo listed countries.
<p>Does your firm support an NBPSP to process payments relating to the following (please note any restrictions, if applicable):</p>	
<p>Virtual (Crypto) Currencies</p>	<ul style="list-style-type: none"> • We are pleased to discuss Crypto Currencies on a case-by-case basis to determine if the business model falls within our technical capabilities and risk appetite.
<p>Adult Industry</p>	<ul style="list-style-type: none"> • Yes
<p>Gambling</p>	<ul style="list-style-type: none"> • Yes
<p>Precious Metals / Stones</p>	<ul style="list-style-type: none"> • Outside of our risk appetite.
<p>Pharma (including legal cannabis and CBD)</p>	<ul style="list-style-type: none"> • We are pleased to discuss Pharma (including legal cannabis and CBD) on a case-by-case basis to determine if the business model falls within and compliance and risk appetite.
<p>Other PSPs (a.k.a. downstream)</p>	<ul style="list-style-type: none"> • Yes
<p>Consumer to Consumer payments</p>	<ul style="list-style-type: none"> • Yes
<p>3rd party payments (i.e. this is where a 3rd party is paying to, or being paid from, the customer of your NBPSP client)</p>	<ul style="list-style-type: none"> • Yes
<p>Physical Cash</p>	<ul style="list-style-type: none"> • Outside of our functional scope.
<p>Other (please define)</p>	<ul style="list-style-type: none"> • Xpay (Apple, Samsung)

PAYMENTS

<p>Schemes supported</p>	
<p>CHAPS</p>	<ul style="list-style-type: none"> • No
<p>Faster Payments</p> <ul style="list-style-type: none"> • SIP - Single Immediate Payments • SOP - Standing Order • FDP - Future Dated Payment • POO - Payment Originating Overseas 	<ul style="list-style-type: none"> • No • No • No • No

<p>BACS Paying Bank Originating Bank</p>	<ul style="list-style-type: none"> • No • No
<p>SEPA</p> <ul style="list-style-type: none"> • Accelerated • SCT • SDD Core • SDD B2B • Instant 	<ul style="list-style-type: none"> • Yes • Yes • Yes • Yes • Yes
<p>Does your firm offer access to other Payment Schemes or access to other ACH?</p>	<ul style="list-style-type: none"> • CB, Visa, MasterCard
<p>Are there any payment limits imposed other than scheme limits?</p>	<ul style="list-style-type: none"> • We can configure lower and upper limits tailored to our client use case.
<p>How does your firm support an NBPSPs account and payment reconciliation?</p>	<ul style="list-style-type: none"> • Reconciliation can be adapted to NBPSPs processes. We offer two main solutions: <ul style="list-style-type: none"> - EOD Journal of Operations integration if the NBPSP has its own PSP services. - We provide and manage the banking reconciliation on our own if acting as PSP

IMPLEMENTATION

<p>What is the implementation approach and typical timeframe?</p>	<ul style="list-style-type: none"> • Timeframes depend on the type of NBPSP business and service scope: It can range between 3 months for a simple account & payment-based service to 12 months for a full-fledged Digital Banking experience with deep systems integration and ad hoc API services.
<p>Does your firm provide access to a sandbox / test environment?</p>	<ul style="list-style-type: none"> • Yes, we provide dedicated sandboxes to our clients without any restriction in terms of services availability. From customer onboarding & account creation to payments & card issuing, everything can be tested in our sandboxes.

ADDITIONAL INFORMATION

<p>If there is anything additional you would like to add, please do so here:</p>	
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EPA members Key Information

FIRM	ELIGIBILITY CRITERIA	HOW TO CONTACT
Banking Circle	https://www.bankingcircle.com/eligibility-criteria-for-nbpsps	info@bankingcircle.com
Barclays	https://www.barclayscorporate.com/general-info/eligibility-criteria-for-msbs/	FintechNewClient@barclays.com
LHV	https://lhv.co.uk/onboarding/compliance-requirements/ https://lhv.co.uk/onboarding/onboarding-principles/	Daniel.Rowlands@lhv.co.uk
Lloyds Banking Group	https://www.lloydsbank.com/business/corporate-banking/products-and-services/cash-management/indirect-payment-system-access.html	https://www.lloydsbank.com/business/corporate-banking/products-and-services/cash-management/indirect-payment-system-access.html
Natwest	https://www.business.natwest.com/business/support-centre/making-and-accepting-payments/indirect-access-to-uk-payments-systems.html	Indirectaccess@natwest.com
Starling Bank	https://www.starlingbank.com/banking-services/eligibility-criteria/	bankingservices@starlingbank.com
Western Union International Bank GmbH	https://business.westernunion.com/en-us/global-payment-solutions/mass-payments/mass-payments-documentation	Robert.edmans@westernunion.com
CFS-Zipp	N/A	satish.chander@cfszipp.com
CurrencyCloud	https://www.currencycloud.com/support/permitted-jurisdictions/ https://www.currencycloud.com/support/topics/item/non-permitted-activity/	info@currencycloud.com
Modulr	'Upon Request'	https://www.modulrfinance.com/contact-us
OpenPayd	N/A	contact@openpayd.com
PPS	'Case-by-case basis'	miroslava.betinova@prepaysolutions.com
Paynetics	N/A	Amanda.harrison@paynetics.digital

Non-Members Key Information

FIRM	ELIGIBILITY CRITERIA	HOW TO CONTACT
Clearbank	https://www.clear.bank/eligibility-criteria	Jonathan.boon@clear.bank
EM Bank	N/A	info@em.bank
WEG Bank	'We send these individually to any NBPSP'	veronika.ferstl@ten31.com
ConnectPay	https://connectpay.com/aml-cft-requirements.pdf	partnerships@connectpay.com
Customate	N/A	sales@customate.net
Form3	N/A	Ryan.jackson@form3.tech
Railsbank	N/A	support@railsbank.com
Rapyd	https://www.rapyd.net/networkrules/	kevinc@rapyd.net
Xpollen	'Case-by-case basis'	guillaume.maigre@natixis.com

Public Information on Additional Firms Contacted

FIRM	ELIGIBILITY CRITERIA	HOW TO CONTACT
BNP Paribas	Eligibility criteria was not found online	https://customerservicecontactnumber.co.uk/bnpparibas-uk/
Citi	https://www.citibank.com/tts/solutions/payments/indirect-access-services/	https://www.citibank.com/tts/solutions/payments/indirect-access-services/
Crown Agents Bank <i>(EPA member)</i>	Eligibility criteria was not found online	https://www.crownagents.com/contact/
Deutsche Bank	Eligibility criteria was not found online	https://www.db.com/ir/en/service-and-contacts.htm
HSBC	https://www.business.hsbc.com/indirect-access-services	https://www.business.hsbc.com/indirect-access-services
JP Morgan	Eligibility criteria was not found online	https://www.jpmorgan.com/commercial-banking/contact-us
RaboBank	Eligibility criteria was not found online	https://www.rabobank.com/en/contact/index.html
Rietumu Bank	N/A	https://www.rietumu.com/en/fees/fees-corporate
Santander	https://www.santander.co.uk/financing/day-day-banking/payment-service-providers	https://www.santander.co.uk/financing/day-day-banking/payment-service-providers
Silicon Valley Bank	Eligibility criteria was not found online	https://www.svb.com/uk/connect
Solaris Bank	N/A	https://www.solarisbank.com/en/survey/
Standard Chartered	Eligibility criteria was not found online	https://www.sc.com/en/contact-us/

Link to list of banks as compiled by the Bank of England as at 1st October 2020:

<https://www.bankofengland.co.uk/-/media/boe/files/prudential-regulation/authorisations/which-firms-does-the-pra-regulate/2020/list-of-banks/bank-list-2010.pdf>



Glossary of Acronyms

ACH
Automated Clearing House

AFEP
Association of Foreign
Exchange and Payment
Companies

API
Application Programming
Interface

CASS
Client Assets Sourcebook

CHAPS
Clearing House Automated
Payment System

NBPSP
Non-Bank Payment
Service Provider

FDP
Future Dated Payment In
Faster Payment

IBAN
International Bank
Account Number

MSB
Money Service Business

POO
Payments Originated
Overseas

PSP
Payment Services
Provider

SCT
SEPA Credit Transfer

SDD
SEPA Direct Debit

SEPA
Single Euro Payments
Area

SIP
Standard Immediate
Payment In Faster
Payments

SOP
Standing Order Payment
In Faster Payments



Emerging Payments Association

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 [@EPAAssoc](https://twitter.com/EPAAssoc)

 Emerging Payments Association

About the EPA

The Emerging Payments Association (EPA), established in 2008, sets out to make payments work for everyone. To achieve this, it runs a comprehensive programme of activities for members with guidance from an independent Advisory Board of 15 payments CEOs.

These activities include a programme of digital and (when possible) face-to-face events including an online annual conference and broadcast awards dinner, numerous briefings and webinars, CEO Round Tables, and networking and training activities. The EPA also runs six stakeholder working groups.

More than 100 volunteers collaborate on the important challenges facing our industry today, such as financial inclusion, recovering from Covid-19, financial crime, regulation, access to banking and promoting the UK globally. The EPA also produces research papers and reports to shed light on the big issues of the day and works closely with industry stakeholders such as the Bank of England, the FCA, HM Treasury, the Payment Systems Regulator, Pay.UK, UK Finance and Innovate Finance.

The EPA has over 130 members that employ over 300,000 staff and process more than £7tn annually. Its members come from across the payments value chain including payments schemes, banks and issuers, merchant acquirers, PSPs, retailers, TPPs and more. These companies have come together to join our community, collaborate, and speak with a unified voice.

The EPA collaborates with its licensees at EPA EU and EPA Asia to create an interconnected global network of people passionate about making payments work for all.