

## YOUR DAY-TO-DAY SERVICES **PISP/AISP Services**

### General Information

POST Finance may act for you as a PISP or AISP and provide you with a Payment Initiation Service and/or Account Information Service.

The terms beginning with a capital letter are defined in the Glossary. By way of derogation from the definitions contained in the Glossary, the following terms are defined specifically for the purposes of this document:

**"Consent"** means the authorisation of a Payment Transaction or Account Information Service based on the authentication procedures provided by your ASPSP. The use of these procedures certifies that you are the legitimate user of the payment services and that you therefore consent to the execution of the Payment Transaction initiated or the Account Information Service;

**"ASPSP Security Credentials"**: the personal combination of characters (e.g. letters, numbers, etc.) that enables you to identify yourself and/or access all or part of the services of your ASPSP and which you must keep secret (in particular, PIN code, identifier and password);

### Access to the Services

These Services are only accessible if your payment account, as managed by your ASPSP, is accessible online. Furthermore, POST Finance will only be able to act for you as a PISP if you can initiate Payment Transactions yourself through your payment account accessible online. If this is not the case, POST Finance will only be able to act for you as an AISP.

POST Finance only provides the Payment Initiation Service and the Account Information Service for specific banks. The list of accessible banks for these new services is available at Points of Sale and on the Website.

Provision of the Services described below is not conditional upon the existence of contractual relationships between POST Finance and your ASPSP for this purpose. Thus, in order to benefit from the Services, it is your responsibility to provide us with the ASPSP Security Credentials allowing you to access your online payment account with your ASPSP: on the basis of these ASPSP Security Credentials, POST Finance will communicate with the ASPSP in order to send it Payment Orders on your behalf or to request information regarding your payment account in its books. Your ASPSP will nevertheless still be able to know that it is not communicating with you directly but rather with POST Finance in its capacity as your duly mandated PISP and/or AISP, as the communication protocols between POST Finance and your ASPSP include the provision by POST Finance of an eIDAS Certificate specifically identifying POST Finance.

In connection with the provision of the Services described below and in accordance with the Law, your ASPSP:

- will communicate securely with POST Finance;
- concerning Payment Initiation Services, will process Payment Orders transmitted through the POST Finance Services without any discrimination, other than based on objective reasons, in terms of time, priority or fees in relation to the Payment Orders transmitted directly by you;
- concerning the Account Information Service, will process requests for data transmitted through the POST Finance services without any discrimination, unless on the grounds of objective reasons; and
- will treat POST Finance as your duly authorised Proxy.

By using the Payment Initiation Service and/or POST Finance's Account Information Service, you agree to the terms and conditions set out in this document, in the POST Finance General Terms and Conditions and Glossary, and in all the relevant Accompanying Documents that are also transmitted to you.

### Payment Initiation Service (PISP)

The Payment Initiation Service allows you, for example when making purchases over the Internet, to send a Payment Order to your ASPSP not directly, but rather via POST Finance. The benefit of such a Payment Initiation Service is to provide the Payee of a Payment Transaction with a guarantee that he/she/it will receive the necessary funds to pay for the goods or service that he/she/it is providing you with. Therefore, when you have given your Consent to the execution of a Payment Transaction via the POST Finance Payment Initiation Service, we will transmit the Payment Order corresponding to your ASPSP for execution within the time frames stipulated by the Law. Once your Payment Order has been sent to POST Finance, it is no longer revocable unless otherwise stated in the Law.

As a PISP, POST Finance is only obliged to relay the Payment Order received from you to your ASPSP for execution and is under no obligation to verify the contents of this Payment Order.

Immediately upon receipt of the POST Finance Payment Order, your ASPSP will proceed with execution of the Payment Order as received from POST Finance and will then provide or make available to POST Finance all information on the initiation of the Payment Transaction and all information to which it has access regarding the execution of the Payment Transaction.

As a PISP, POST Finance:

- does not at any time hold your funds in connection with provision of the Payment Initiation Service;
- ensures that your ASPSP Personalised Security Credentials are not accessible to parties other than you and your ASPSP and ensures that they are transmitted through secure and efficient channels;
- ensures that any other information about you obtained during the provision of Payment Initiation Services is only communicated to the Payee and only with your Consent;
- each time a Payment Transaction is initiated, identify itself to your ASPSP and communicate with it, you and the Payee in a secure manner;
- does not store sensitive payment data about you;
- does not ask for data other than that required to provide the Payment Initiation Service;
- does not use, consult or store data for purposes other than provision of the Payment Initiation Service specifically requested by you; and
- does not change the amount, the Payee or any other feature of the Payment Transaction.

### Account Information Service (AISP)

The Account Information Service enables you to compile all of the balance and transaction information for one or more payment accounts held with POST Finance and/or other ASPSPs on a single, aggregated platform provided by POST Finance, enabling you to monitor your overall financial situation, cash inflows and expenses more easily. This service enables you to facilitate and automate certain tasks relating to the management of your finances (income, expenses, etc.), which you can follow on a single interface. Through POST Finance, you can download your data manually or automatically, and have it all in one place.

When you subscribe to this service, we ask you to specify the payment accounts that you would like to benefit from the Account Information Service and whether you would like POST Finance to aggregate only the balance information for the accounts concerned or whether you would like to have aggregate information on all of your Payment Transactions on these accounts (e.g. classification of Payment Transactions into standard expenditure categories or your own choice of categories). The information thus collected and aggregated by POST Finance is updated in real time.

For example, when you have given your Consent to POST Finance to take advantage of the Account Information Service, POST Finance contacts your ASPSP to obtain information about your accounts in its books, in accordance with the terms of the mandate you have given to POST Finance (aggregation only of balances and/or aggregation of all Payment Transactions). The ASPSP then provides POST Finance with all of the requested information.

As an AISP, POST Finance:

- provides services solely based on your Consent;
- ensures that your Personalised ASPSP Security Credentials are not accessible to parties other than you and your ASPSP and ensures, when transmitting it, that secure, efficient channels are used;
- for each communication session, identifies itself to your ASPSP and communicates with both it and you in a secure manner;
- only accesses information from the designated payment accounts and associated Payment Transactions;
- does not request sensitive payment data relating to payment accounts;
- does not use, consult or store data for purposes other than provision of the Account Information Service specifically requested by you.

When POST Finance acts as an AISP, it does not have the power to issue Payment Orders to your ASPSP.

### Access period

Access to the Payment Initiation and/or Account Information Services is based on your Consent. You may withdraw your Consent at any time and terminate your contractual relationship with POST Finance, in whole or solely for the Payment Initiation Service and/or Account Information Service, under the conditions set out in Article 12 of the General Terms and Conditions. This withdrawal of Consent will not give rise to the revocation of any Payment Orders already transmitted.

### Responsibility of POST Finance in the event of unauthorised, non-executed or incorrectly executed Payment Transactions

This information is provided for indicative purposes only. Only the provisions of the Law of 10 November 2009 relating to payment services may be invoked in the event of any dispute on this subject.

Your sole point of contact remains your ASPSP. Therefore, in the event of an unauthorised, non-executed or incorrectly executed (including late) Payment Transaction on the basis of a Payment Order sent to your ASPSP via POST Finance, you should follow the notification procedures implemented by your ASPSP.

**In the event of an unauthorised Payment Transaction**

If the Payment Transaction is initiated by POST Finance acting as a PISP, your ASPSP will refund the amount of the unauthorised Payment Transaction immediately, and in any case no later than the end of the following Business Day, and, where applicable, restore your debited Account to the state in which it would have been had the unauthorised Payment Transaction not taken place.

If POST Finance is found to be responsible for the unauthorised Payment Transaction, it will indemnify your ASPSP in accordance with the Law. This process does not involve you and is handled exclusively between POST Finance and your ASPSP.

**In the event of a Payment Transaction that is non-executed, incorrectly executed or executed late**

If the Payment Transaction is initiated by POST Finance acting as a PISP, your ASPSP will, in accordance with the Law, immediately refund you the amount of the non-executed or incorrectly executed (including late) Payment Transaction and, if necessary, restore the debited payment account to the state in which it would have been if the incorrectly executed Payment Transaction had not taken place.

If POST Finance is found to be responsible for the non-executed or poorly executed (including late) Payment Transaction, it will indemnify your ASPSP in accordance with the Law. This process does not involve you and is handled exclusively between POST Finance and your ASPSP.

**Responsibility of POST Finance in the event of any failure in the provision of the Services**

This information is provided for indicative purposes only. Only the provisions of the Law of 10 November 2009 relating to payment services may be invoked in the event of any dispute on this subject.

POST Finance shall not be held liable for any failure or delay in the provision of the Payment Initiation Service and/or the Account Information Service, if this failure or delay is due to a failing on the part of your ASPSP (notably if its online platform is unavailable or fails to meet legal requirements). Similarly, POST Finance cannot be held responsible for information provided to you that proves to be incorrect, where this error is attributable to your ASPSP.