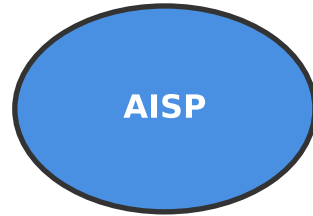


Third Party Provider (TPP) Categories

Note: A single provider can register for multiple TPP categories

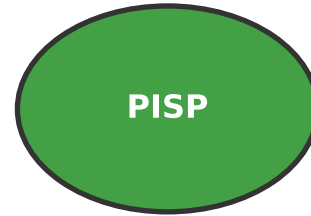


Account Information
Service Provider

Read-only

- * Account aggregation
- * Personal finance mgmt
 - * Credit scoring
- * Accounting integration

*Examples:
Plaid, TrueLayer, Tink*



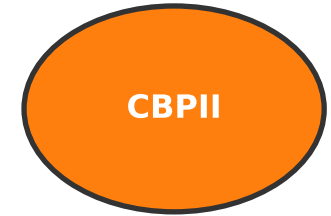
Payment Initiation
Service Provider

Write (payments)

- * Payment initiation
- * E-commerce checkout
 - * Bill payments
- * Account transfers

*Examples:
Trustly, GoCardless, Volt*

- TPP Registration Requirements:**
- Authorized by national competent authority
 - Listed in EBA registers
 - Must have professional indemnity insurance
 - eIDAS certificates for API access



Card-Based Payment
Instrument Issuer

Balance confirmation

- * Virtual cards
- * Card issuance
- * Balance verification
- * Funds availability

*Examples:
Curve, Revolut (card issuing)*