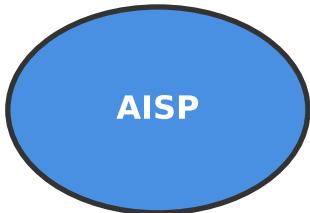


## **Third Party Provider (TPP) Categories**

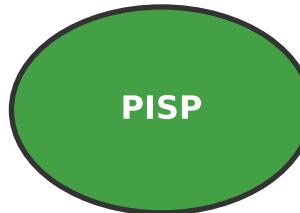
*Note: A single provider can register for multiple TPP categories*



## Account Information Service Provider

## Read-only

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



## Payment Initiation Service Provider

## Write (payments)

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



## Card-Based Payment Instrument Issuer

## Balance confirmation

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

*Examples:*  
Plaid, TrueLayer, Tink

*Examples:  
Trustly, GoCardless, Volt*

## Examples: Curve, Revolut (card issuing)

TPP Registration Requirements:

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