Questionnaire to ASPSPs

1. **Do you currently have the capacity to identify PISPs/AISPs who are accessing your accounts? Please tick the relevant box(es).**

[ ]  No.

[ ]  Yes. Please specify how you can identify them:

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1. **Do you know how many of your customers’ accounts are accessed by PISPSs/AISPSs?**

[ ]  No.

[ ]  Yes. Please specify the number of these accounts:\_\_\_\_\_\_\_\_and how many % of all your accounts are assessed by PISPs/AISPS:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **Do you monitor how often PISPs and AISPs query the payment accounts that you are servicing per day? Please tick the relevant box(es) and specify.**

**PISPs**

[ ]  No.

[ ]  Yes. Please specify the number of queries per day and to how many % of all accounts, which are queried, the selected range applies:

 [ ]  From 0 to 5 times per day; \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_%

 [ ]  From 5 to 10 times per day; \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_%

 [ ]  More than 10 times per day; \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_%

**AISPSs**

[ ]  No.

[ ]  Yes. Please specify the number of queries per day and to how many % of all accounts, which are queried, the selected range applies:

 [ ]  From 0 to 5 times per day; \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_%

 [ ]  From 5 to 10 times per day; \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_%

 [ ]  More than 10 times per day; \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_%

1. **Do you monitor values of payment transactions initiated by a PISP? If yes, please specify the range and average value of payment transactions.**

[ ]  No.

[ ]  Yes. Please specify range:

from \_\_\_\_\_\_\_\_ in EUR :\_\_\_\_\_\_\_\_\_\_\_\_or your national currency: \_\_\_\_\_\_\_\_

to \_\_\_\_\_\_\_\_ in EUR :\_\_\_\_\_\_\_\_\_\_\_\_or your national currency: \_\_\_\_\_\_\_

Please specify average value: \_\_\_\_\_\_\_\_\_ in EUR :\_\_\_\_\_\_\_\_\_\_\_\_or your national currency: \_\_\_\_\_\_\_\_

1. **Please identify any national specificities that should be considered by EBA when developing the Guidelines.**

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1. **What measures do you have in place against compensation claims related to unauthorised payments? Please tick the relevant box(es).**

[ ]  Capital allocated under Pillar 1 covering operational risk

[ ]  Capital allocated under Pillar 2

[ ]  Insurance, please specify:\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[ ]  Other measures, please specify:\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[ ]  None

1. **What measures do you have in place against compensation claims related to IT risks and/or cybercrime[[1]](#footnote-1)? Please tick the relevant box(es).**

[ ]  Capital allocated under Pillar 1 covering operational risk

[ ]  Capital allocated under Pillar 2 covering ICT risks

[ ]  Insurance, please specify:\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[ ]  Other measures, please specify:\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[ ]  None

*The following two questions are relevant only if you have ticked “Insurance” to question 5 or 6 above.*

1. **What criteria does the insurance undertaking apply when assessing whether or not a claim against you related to unauthorised payment or IT-risks and cybercrime is covered by your insurance policy?**

Please specify:

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| --- |
|   |

1. **Are there any exclusions specified in your insurance policy with regard to unauthorised payments and IT-attacks and cybercrime? Please tick the relevant box(es).**

[ ]  No

[ ]  Yes. Please specify:\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. There is no commonly accepted definition of “cybercrime”. For the purposes of this questionnaire, cybercrime means any criminal or other offence that is facilitated by, or involves, the use of electronic communications or information systems, including any device or the Internet. [↑](#footnote-ref-1)