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## STATUTORY INSTRUMENTS

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# 2017 No. 752

## The Payment Services Regulations 2017

### PART 7

#### Rights and Obligations in Relation to the Provision of Payment Services

##### *Authorisation of payment transactions*

##### **Access to payment accounts for account information services**

**70.**—(1) This regulation applies only in relation to a payment account which is accessible online.

(2) Where a payment service user uses an account information service, the payment service user's account servicing payment service provider must—

- (a) communicate securely with the account information service provider in accordance with the [<sup>F1</sup>technical standards made under regulation 106A];
- (b) treat a data request from the account information service provider in the same way as a data request received directly from the payer, unless the account servicing payment service provider has objective reasons for treating the request differently;
- (c) not require the account information service provider to enter into a contract before complying with the preceding sub-paragraphs.

(3) An account information service provider must—

- (a) not provide account information services without the payment service user's explicit consent;
- (b) ensure that the payment service user's personalised security credentials are—
  - (i) not accessible to other parties, with the exception of the issuer of the credentials; and
  - (ii) transmitted through safe and efficient channels;
- (c) for each communication session, identify itself to the account servicing payment service provider and communicate securely with the account servicing payment service provider and the payment service user in accordance with the [<sup>F2</sup>technical standards made under regulation 106A];
- (d) not access any information other than information from designated payment accounts and associated payment transactions;
- (e) not request sensitive payment data linked to the payment accounts accessed;
- (f) not use, access or store any information for any purpose except for the provision of the account information service explicitly requested by the payment service user.

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**Changes to legislation:** The Payment Services Regulations 2017, Section 70 is up to date with all changes known to be in force on or before 12 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

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### Textual Amendments

- F1** Words in [reg. 70\(2\)\(a\)](#) substituted (31.12.2020) by [The Electronic Money, Payment Services and Payment Systems \(Amendment and Transitional Provisions\) \(EU Exit\) Regulations 2018 \(S.I. 2018/1201\)](#), [reg. 1\(3\)](#), [Sch. 2 para. 42](#) (with [reg. 4](#), [Sch. 3 Pt. 2](#)) (as amended by [S.I. 2020/56](#), [regs. 1, 8](#); [2020 c. 1](#), [Sch. 5 para. 1\(1\)](#))
- F2** Words in [reg. 70\(3\)\(c\)](#) substituted (31.12.2020) by [The Electronic Money, Payment Services and Payment Systems \(Amendment and Transitional Provisions\) \(EU Exit\) Regulations 2018 \(S.I. 2018/1201\)](#), [reg. 1\(3\)](#), [Sch. 2 para. 42](#) (with [reg. 4](#), [Sch. 3 Pt. 2](#)) (as amended by [S.I. 2020/56](#), [regs. 1, 8](#); [2020 c. 1](#), [Sch. 5 para. 1\(1\)](#))

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**Changes and effects yet to be applied to :**

- Regulations power to amend conferred by [2021 c. 22 s. 23](#)