



Q&A in relation to
procedures and
protocols
exempted from
SCA pursuant to
Article 17 of the
delegated
Regulation (EU)
2018/389

30/09/2020

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Question 1: What are the procedures and protocols exempted from SCA pursuant to Article 17 of the delegated Regulation (EU) 2018/389

Article 17 of the RTS provides that *"PSPs shall be allowed not to apply strong customer authentication, in respect of legal persons initiating electronic payment transactions through the use of dedicated payment processes or protocols that are only made available to payers who are not consumers, where the competent authorities are satisfied that those processes or protocols guarantee at least equivalent levels of security to those provided for by Directive (EU) 2015/2366"*.

For the application of Article 17 of the RTS, the CSSF is satisfied that the following protocols and processes guarantee at least equivalent levels of security to those provided for by Directive (EU) 2015/2366:

- EBICS-TS version 2.4 and higher
- SWIFTNet protocols used for FIN, InterAct and FileAct services.



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