



Ma vie. Ma ville. Ma banque.

PSD2

Contingency mechanism

30.10.2019

PSD 2: contingency mechanism (fallback)

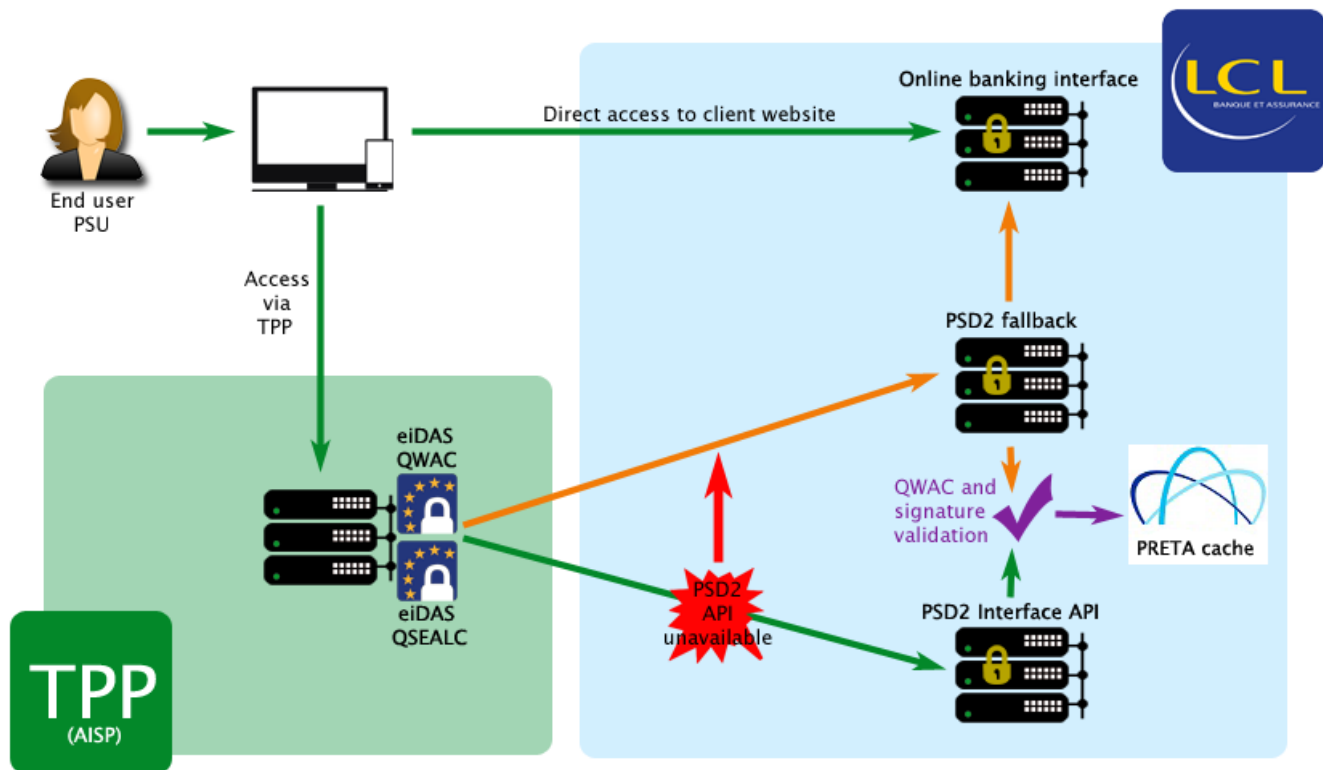
Preamble

LCL has chosen to implement dedicated interfaces (API) to allow access to its client's payment accounts, as per the PSD2 regulation requirements. The timeline according to which the interfaces will be made available depends on the different client segments and the service offering in question.

These interfaces will be accompanied by contingency mechanisms (to cover up for potential failures) or alternative interfaces (to allow access for TPPs during the period of implementation of upcoming APIs).

The present paper aims for the description of this contingency mechanism.

Schematic representation



These contingency mechanism rely on the clients websites with the addition of a preliminary authentication control of the TPP

Thus, the TPP will need to

- Present his e-IDAS certificate (QWAC)
- Sign-off his queries with the private key of his QSEALC certificate

The TPP will first have to be enrolled through the Set-up API (see dedicated documentation). This enrolment is a common operation for both the access to the dedicated interfaces and the contingency mechanisms



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One contingency mechanism by client website

Each client website has its contingency mechanism and specific entry point:

Client's website URL	Contingency mechanism URL
https://particuliers.secure.lcl.fr	https://particuliers.wss.lcl.fr
https://professionnels.secure.lcl.fr	https://professionnels.wss.lcl.fr
https://entreprises.secure.lcl.fr	https://entreprises.wss.lcl.fr
https://espacepro.secure.lcl.fr	https://espacepro.wss.lcl.fr
https://e.secure.lcl.fr	https://particuliers.wss.lcl.fr