



## **Third Party Provider (TPP) Access Online Banking FAQ'S**

### **1. What is a TPP?**

As your payment accounts are accessible online through Online Banking you can now use new types of online services offered by third party providers, sometimes referred to as TPPs, to access your account information and/or to make payments on your behalf, if you give them the permission to do so.

### **2. What is an authorised and/or registered TPP?**

A TPP has to be authorised and/or registered with their National Competent Authority; e.g. Financial Conduct Authority (UK), Central Bank of Ireland (Republic of Ireland) or other European regulator in order to provide the new services described at 1 above (Learn more about TPP Security by visiting our [Online Banking Security Centre](#))

### **3. What is an Account Information Service Provider (AISP), and how does it impact me?**

An Account Information Service Provider (AISP) is a third party to whom you may grant consent to access information on your accounts.

### **4. What is a Payment Initiation Service Provider (PISP), and how does it impact me?**

A Payment Initiation Service Provider (PISP) is a third party to whom you may grant consent to initiate payments on your behalf directly from your payment account.

### **5. How long will an AISP have access to my information?**

An Account Information Service Provider AISP will have access to your accounts based on the number of days you have authorised, up to a maximum of 90 calendar days.

After your consent has expired you can re authorise access to your accounts up to a maximum of 90 calendar days.

### **6. How do I get started if I want to avail of these new services?**

If you are giving permission to share accounts or initiate a payment with a TPP you will be re-directed to a secure First Trust Bank website, you can check the website address on our [Security Centre](#). To give permission follow the instructions on screen. You will need to use your Online Banking security details (including a code from your Card Reader or Code Card).

You do not have to give a TPP access to your accounts or allow the initiation of a payment on your behalf. You will also be able to check with the regulator whether a TPP is authorised before use. A TPP cannot access your account information without your explicit consent.

**7. What do I do if my access is about to expire, will I get a reminder about this?**

No, First Trust Bank cannot extend the authorised access to your account or remind customers when access has expired or is nearing expiration. In Online Banking you can view your TPPs, the status of consent and the expiry date in the Shared Account Management option within Services and Settings.

**8. Do I have the option to extend the expiry date?**

No, the access will expire on the date you chose with the AISP. You can re authorise the AISP's access if you wish.

**9. How do I manage/revoke permissions I have given to a Third Party Provider?**

Log into First Trust Bank Online Banking, you will need to use your Online Banking security details. Select Services & Settings and click on "Shared Account Management". Click on your permission with your TPP to view or remove permission.

You're not obliged to share your account information with a TPP if you do not wish to.

**Security Centre**

Please visit our [Security Centre](#) for more information on how to stay safe online.