



PISP / AISP
Authorisation tool
2023

PISP / AISP Authorisation tool

Our PISP / AISP Authorisation tool gives you practical guidance on the requirements of the Payment Services Regulations as well as our insight into the FCA's expectations. It has everything you need to quickly create best-in-class documents for a straightforward and successful application.



Tell me more:

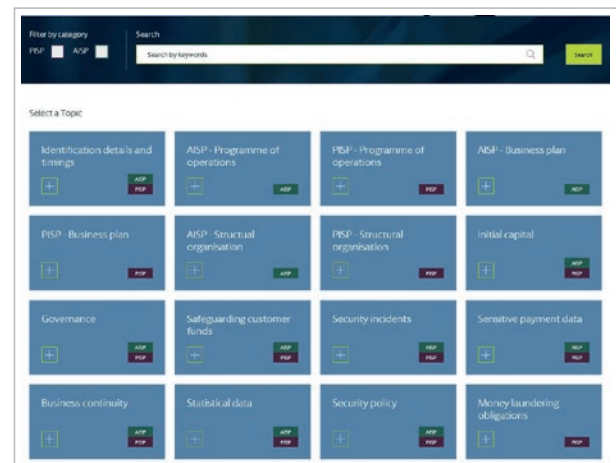
- Take our questionnaire to find out whether you need to be authorised as an PISP or AISP, or both
- Access the strategic advice provided in each of the topics
- Use our templates to quickly create your own documents for your application.
- If you need more support you can upgrade your subscription to include 10hrs of dedicated time from our Regulatory Consulting team




Who's it for?

Our tool is aimed at any firm that is seeking FCA authorisation as a PISP or AISP. All the content is in plain English and no legal training is required to use the tool.

Navigate key topics



Clear accessible guidance



PISP/AISP Authorisation Tool
Strategic Advice

Calculation

$$\text{Minimum amount} = \text{Amount relating to risk profile} + \text{Amount relating to type of activity} + \text{Amount relating to size of activity}$$

Risk profile

This is based on the total number of different payment accounts accessed over the previous 12 months, split as follows:

- 40% of the first 10,000 accessed accounts
- 25% of the number of accessed accounts above 10,000 up to and including 100,000
- 10% of the number of accessed accounts above 100,000 up to and including 1 million
- 5% of the number of accessed accounts above 1 million up to and including 10 million
- 0.025% of the number of accessed accounts above 10 million

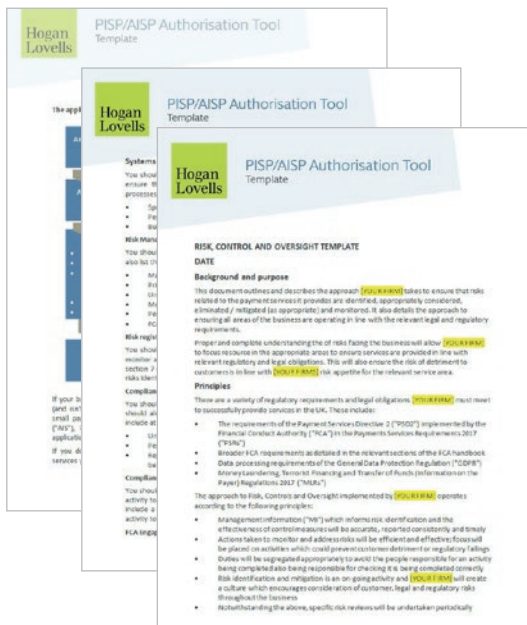
If the firm has not offered services in the previous 12 months the forecasted number of accessed accounts should be used. If this results in an amount to be used in the calculation (i.e. after the slices above have been applied) of less than 50,000, or a forecast is not provided to the FCA, a figure of 50,000 will be used in this section of the formula.

Type of activity

For both payment initiation services and account information services the amount relating



Document templates



Key benefits:

- **Experience:** created by our industry-leading team of authorisation experts
- **Clarity:** cut through the noise and focus on what's really needed
- **Speed:** with the right information at your fingertips you can fast-track your application
- **Templates:** leverage our experience to create and bespoke your documents
- **Support:** access to our expert team for queries, support or a more detailed document review
- **Value for money:** registered users have unlimited use of the tool for a single flat fee

Expert support



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What's included

Our step-by-step guide will walk you through your FCA application process:

Topic:	Applicability:	Documents:
Identification details and timings	PISPs and AISPs	Strategic advice
AISP – programme of operations	AISPs	Strategic advice Example outsourcing SLAs
PISP – programme of operations	PISPs	Strategic advice Example outsourcing SLAs
AISP – business plan	AISPs	Strategic advice Regulatory business plan template
PISP – business plan	PISPs	Strategic advice Regulatory business plan template
PISP – structural organisation	PISPs	Strategic advice Regulatory business plan template
AISP – structural organisation	AISPs	Strategic advice
PISP – structural organisation	PISPs	Strategic advice
Safeguarding customer funds	PISPs and AISPs	Strategic advice
Governance	PISPs and AISPs	Strategic advice Risk, control and oversight template
Security incidents	PISPs and AISPs	Strategic advice Security advice and security related complaints template



Topic:	Applicability:	Documents:
Sensitive payment data	PISPs and AISPs	Strategic advice
Business continuity	PISPs and AISPs	Strategic advice Business continuity and disaster recovery plan template
Statistical data	PISPs and AISPs	Strategic advice Data collection
Security policy	PISPs and AISPs	Strategic advice Security policy template
Money laundering obligations	PISPs	Strategic advice AML and CTF policy template
Controllers	PISPs	Strategic advice
PSD individuals	PISPs and AISPs	Strategic advice
Auditors	PISPs and AISPs	Strategic advice
Fees and levies	PISPs and AISPs	Strategic advice
Professional indemnity insurance or comparable guarantee	PISPs and AISPs	Strategic advice

Key contacts



Mark Aengenheister

Director, London

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Mark is a highly skilled programme manager with over 20 years' experience.

He manages complex regulatory, remediation and operational programmes and is equally experienced at bringing efficiency to smaller projects. Mark has worked with consultancy firms, for major banks and as an independent consultant.

His understanding of the regulatory context and the operational, systems and governance constraints within which clients operate enables him to work collaboratively with client teams and to think creatively to find solutions for keeping projects on track and propose alternative approaches if needed.

Mark's clients range from large retail and investment banks to high growth start-ups. Although Mark has worked mostly in the financial services sector, his experience is readily transferable to other regulated sectors.



Nick Oxley

Principal Business Consultant, London

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Nick has over 25 years experience gained across a range of financial services firms of all sizes.

He has extensive regulatory knowledge and experience in policy, assurance, governance & control at all levels, which is utilised in an individual way to provide considered and pragmatic views in operational design, build implementation and oversight roles, which supports firms in translating regulatory requirements into real life business environments.

Nick's clients range from large retail, commercial, private and investment banks, insurance firms & brokers, independent financial advisers through to high growth start-ups.

These skills and experience, although gained within financial services sector can be readily transferable to other regulated sectors.



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