

Montrouge, 14 March 2019

Crédit Agricole is making a PSD2 API available to approved payment services providers

In accordance with the second Payment Services Directive (PSD2), the Crédit Agricole regional banks are making their API available to payment services providers (PSPs), in order to comply with PSD2's Regulatory Technical Standard (RTS).

Crédit Agricole is making an API available to PSPs (such as payment initiators and account aggregators), along with the documentation and test data. Access to the portal will only be available to PSPs approved by a national authority of a European Union country.

This forms part of Crédit Agricole's development preparations in order to comply with the regulatory deadline of 14 September 2019 for making APIs available to all payment services providers.

The architecture selected by Crédit Agricole has been tested with major market participants, and will ensure a high level of availability, performance and security.

The main functions of the API will make it possible to:

- Use strengthened security mechanisms for data exchange;
- Make current account data (balances and transactions) available;
- Initiate transfers from the applications of market participants.

Jérôme Léger, Head of Crédit Agricole's Data Management Office, commented: *"We are actively and directly cooperating with the participants in the ecosystem, with the aim of working towards new services operated securely"*.

The APIs for the Group's other entities will be available in the coming weeks.

The PSD2 portal for Crédit Agricole's regional banks can be found at:

<https://developer.credit-agricole.fr>

**Application Programming Interface*

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