

## Payment services

You offer information on the payment services regulated for the Actual one decree-law 19/2018, of November 23, of payment services and other measures urgent in matter financial.

PSD2 is a European directive that regulates payment services in the domestic market. The new regulation involves fundamental changes in the industry including, among others, payment institutions having access to the payment account services of credit institutions in an objective, non-discriminatory and proportioned manner. The aforementioned access must be broad enough to allow the payment institutions to provide payment services efficiently and obstacle-free. This means that banks must allow third-party payment service suppliers (TPPs) to access their infrastructure in order to initiate payments on behalf of customers or provide them an account information service (upon authorization of the account holder). BBVA is one of the first credit institutions to offer a platform and its services through APIs to provide the following services:

- A payment initiation service, which enables the payment institution to initiate a payment order at the request of the payment service user, with regard to a payment account open with BBVA.
- An account information service, the aim of which is to provide aggregated information on one or several payment accounts held by the user of the payment service either at BBVA, or at BBVA and other payment service suppliers.
- Confirmation of funds. BBVA, at the request of a payment service supplier that issues card-based payment instruments, will immediately confirm the availability of funds in the payment account of the payer in order to execute a card-based payment transaction, provided that the latter has given his or her express consent to BBVA.

All cases require the consent of the customers (companies and individuals) and the authentication of them by the bank, and the accounts must be accessible online.

The TPPs must comply with the requirements on record-keeping, authorization and monitoring by the stated competent authorities designated by law.

If are a TPP registered and authorized can access our APIS, technical specifications and environment test in this link <https://market.apis-i.redsys.es/psd2/xs2a/nodos/bbvaeuk>. You can also resolve any queries or incidents that occur during the technical configuration process by calling the 24-hour hotline: 91 728 23 21 or via email [psd2.sandbox.soporte@redsys.es](mailto:psd2.sandbox.soporte@redsys.es).

## Quarterly reporting

INDICATOR TABLE JULY 2019

KPIs	APIs BBVA	BBVA Web	BBVA Mobile	Service Level Agreement
Online time / day	100%	99,72%	99,38%	>98%
Inactivity / day	0%	0,28%	0,62%	<2%
Average Reponse Time (A.R.T) AIS	2.690 ms	1.010,63 ms	1.101,65 ms	<3.000 ms
A.R.T PIS	3.154 ms	1.286,22 ms	810,52 ms	<4.000 ms
A.R.T PIISP	-	498,90 ms	502,52 ms	<3.000 ms
Error ratio	0,79%	0,01%	0,09%	<0,5%

INDICATOR TABLE 1st TO 18th AUGUST 2019

KPIs	APIs BBVA	BBVA Web	BBVA Mobile	Service Level Agreement
Online time / day	100%	99,85%	99,65%	>98%
Inactivity / day	0%	0,15%	0,35%	<2%
Average Reponse Time (A.R.T) AIS	1.767 ms	1024,88 ms	1083,39 ms	<3.000 ms
A.R.T PIS	1.350 ms	1275,35 ms	832,71 ms	<4.000 ms
A.R.T PIISP	-	493,27 ms	492,10 ms	<3.000 ms
Error ratio	0%	0,01%	0,08%	<0,5%

The above information relates only to the period of production activity of BBVA Spain's APIs and does not include data on branches in France, UK, Portugal and Belgium.

Considering that between 23 May and 7 July there was no production activity for BBVA Spain's APIs, there is no information relating to this period.

Legend:

- Online time/day, measured in percent.
- Inactivity/day, measured in percent.
- ART AIS (Average Response Time of the category "Information aggregator"), measured in milliseconds.
- ART PIS (Average Response Time of the "Payment Initiator" category), measured in milliseconds.
- ART PIISP (Average Response Time of the category "Confirmation of funds"), measured in milliseconds.
- Error ratio, measured in percent.