LLOYDS BANKING GROUP
Screen Scraping Plus (Direct Access) –
Summary Guide

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1 What is Screen Scraping Plus?

In line with the Financial Conduct Authority Adjustment Period guidance, the as is method of Screen Scraping will continue to be available until March 2020 at the latest without the intervention of Strong Customer Authentication.

Screen Scraping Plus (SS+) is also available for the LBG brands described in section 2 below. SS+ allows TPPs to identify themselves towards the ASPSPs (Account Servicing Payment Service Provider) when accessing customer data and carrying out Account Information services (AIS) and/or Payments initiation services (PIS) through an ASPSP.

In summary to use SS+ interface, TPPs will need:

1. To gain authorisation with the Financial Conduct Authority (FCA) ; becoming an FCA authorised and regulated TPP
2. To obtain a valid and non-expired security certificate from Open Banking Limited (OBIE Directory)
3. To present and identify themselves with the security certificate at the point of access
4. To start their SS+ journey from the logon pages set out in the 'In Scope Sites' section below

On request, authorised TPPs will be provided with dummy test accounts where necessary and an authentication journey to test their SS+ functionality. This authentication journey also includes a support page that details the SS+ journey for the respective in scope LBG brands as mentioned under the 'In Scope Sites' section overleaf.

Important: TPPs require a valid Security Certificate issued by Open Banking Limited (refer section 3 below) to access the SS+ journey, which will be authenticated as part of the access process.

2 In Scope Sites

The new Screen Scraping Plus (Direct Access) interface will be enabled for following Lloyds Banking Group websites:

1. E-savings (AA, Saga and Birmingham Midshires):
   a. AA
      https://tpp-www.esavingsaccount.co.uk/AA/
      Support Documentation page:
      https://tpp-www.esavingsaccount.co.uk/AA/support/esavingsaa-guide.pdf

   b. Saga
      https://tpp-www.esavingsaccount.co.uk/SAGA/
      Support Documentation page:
      https://tpp-www.esavingsaccount.co.uk/SAGA/support/esavingssaga-guide.pdf

   c. Birmingham Midshires
      https://tpp-www.esavingsaccount.co.uk/BM/
      Support Documentation page:
      https://tpp-www.esavingsaccount.co.uk/BM/support/esavingsbm-guide.pdf

2. Intelligent Finance:
   a. https://tpp-my.if.com/Security/Auth/Logon
      Support Documentation page:

https://tpp-my.if.com/support/if-guide.pdf

3. St. James's Place Bank:
   a. https://tpp-my.sjpbank.co.uk/Security/Auth/Logon
      Support Documentation page:
      https://tpp-my.sjpbank.co.uk/support/sjpp-guide.pdf

4. Scottish Widows Bank:
   a. https://tpp-swbib.secure.scottishwidows.co.uk/SWBWebClient/login
      Support Documentation page:
      https://tpp-swbib.secure.scottishwidows.co.uk/support/swbib-guide.pdf

Commercial Banking Online will be available via Screen Scraping plus during Q1 2020. Further communications will be provided.

Please click on the relevant links to confirm authentication against your approved security certificate. If authentication is successful you will be directed to the Brand landing site. If authentication is unsuccessful you will receive an error message.

On receipt of an error, firstly please check your credentials with OBIE and contact LBG by the email noted below if the issue persists.

3 Enrol with Open Banking OBIE Directory

Refer to the Open Banking Limited website https://www.openbanking.org.uk/providers/directory/ for more details on how to obtain the security certificate required to access the new SS+ interface as an AISP or PISP.

4 Testing of new SS+ interface

Authorised TPPs who have obtained a valid security certificate from OBIE will be able to test the authentication journey by presenting the certificate at the time of accessing one of the in scope sites. TPPs will be provided with dummy test accounts in order to carry out their SS+ connectivity and functional testing.

TPPs who are in process of obtaining their relevant authorisation from the FCA to carry out Payment Initiation services and/or Account Information services, are also been given an option to test the new Screen Scraping Plus interface on the above mentioned websites.

Following are the key steps for carrying out testing of new SS+ interface:

1. Request a test account for a given website by sending a request to $SS+TestingSupport@Lloydsbanking.com
2. TPP will then receive an application form from Lloyds Banking group requesting further details in order to proceed ahead with the test account creation.

5 Glossary

Abbreviation	Description
LBG	Lloyds Banking Group
AISP	Account Information Service Provider
PISP	Payments Initiation Service Provider

ASPSP	Account Servicing Payment Service Provider
PSD2	Second/Revised Payment Services Directive (Directive (EU) 2015/2366)
RTS	Regulatory Technical Standards for Strong Customer Authentication and Common and Secure Open Standards of Communication
FCA	Financial Conduct Authority
TPP	Third Party Provider
SS+	Screen Scraping Plus
OBIE	Open Banking Implementation Entity