

**Question for written answer E-007919/2016  
to the Commission**  
Rule 130  
**Vicky Ford (ECR)**

Subject: Regulatory Technical Standards on customer authentication for electronic payments

The European Banking Authority is in the process of drafting Regulatory Technical Standards on strong customer authentication for electronic payments under the revised Payment Services Directive. The RTS would require customers to go through two steps to authorise a payment. The EBA proposes limited exemptions to this rule, primarily for low-value transactions. Customers could therefore be asked to both respond to a text message and identify themselves through biometric authentication to complete a payment.

At present a customer only needs to go through a one-step process to authorise an electronic payment. In the context of the RTS can the Commission suggest a more consumer-friendly alternative for electronic identification of commercial transactions?

Does the Commission agree we should allow payment providers and merchants to apply a risk-based approach to the treatment of payment transactions?