

**Question for written answer E-002585/2020
to the Commission**

Rule 138

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Subject: Difficulties facing persons with disabilities as regards online banking

Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication stipulates in Article 4 (3) (d) that in online banking the maximum time without activity by the payer after being authenticated for accessing its payment account online shall not exceed 5 minutes. However, it can be difficult for persons with a physical or mental disability to meet this five-minute limit in online banking. Persons with disabilities, for example spastic paralysis, are not always able to click the button to extend this time period within the allotted time.

1. Is the Commission aware of the difficulties that can result for persons with disabilities from shortening the maximum time without activity in online banking?
2. In these circumstances, is the Commission considering, in duly justified cases, allowing a derogation from the reduced maximum period of inactivity if the customer so desires?