

## **Developer portal for the BFC Bank's MCI and APIs**

### **Introduction**

This page outlines the approach BFC Bank is taking to enable Third Party Providers (TPPs) to access customer online payment accounts in accordance with the requirements of PSD2 regulations for Open Banking.

BFC Bank is currently developing a PSD2 compliant dedicated (API) interface, due for launch later in 2020. In the meantime, BFC has implemented a Modified Customer Interface (MCI) as a PSD2 contingency mechanism, designed to allow authorised Third Party Providers (TPPs) access to Payment Service User (PSU) accounts.

### **Documentation**

#### **TPP User Guide for BFC's Modified Customer Interface**

##### **Introduction**

BFC's Modified Customer Interface (MCI) enables a Third-Party Provider (TPP) to access any of BFC's Payment Service User (PSU) payment accounts via a browser based access channel.

Under PSD2 regulation, TPPs that want to connect to this interface require a compliant eIDAS certificate. BFC's MCI requires a Qualified Web Authentication Certificate (QWAC) which will be validated by BFC Bank as part of the connection establishment process.

Upon successful connection and validation of certificate, a TPP will then be required to get the PSU to authenticate (using their online banking credentials) in order to gain access to requested services.

##### **Production MCI endpoint**

BFC's endpoint where a TPP can get authorised MCI access is at <https://mci.bfconline.bfcbank.co.uk>  
This endpoint is only available to TPPs with a valid QWAC.

##### **Staging MCI endpoint**

BFC has also provided a testing facility in the form of a staging link:  
<https://sandbox.mci.bfconline.bfcbank.co.uk>

This endpoint is available to TPPs who have a test certificate from the UK Open Banking Directory.

**API Documentation (coming soon)**

### **Support**

If there is disruption in service or issues when a connection is being established, a TPP is encouraged to check integration at their end. If the problem persists, please raise a support ticket with our service desk - <https://www.bfcbank.co.uk/help-centre/>

**Noticeboard**

The following notice board is designed to give TPPs advanced notice of any changes to either the MCI or API interface. Except in emergency situations, BFC will aim to give TPPs at least three months' notice prior to making any changes.

<b>Date of Notice</b>	<b>Details of Change</b>	<b>Date of Change</b>	<b>Status</b>	<b>Notes</b>

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