

# Payments party data combinations for different use cases

## Use case 8: Level2 Indirect Scheme Participant Client Payment

Level 1 Payment Service Provider (PSP1) is the customer of LHV and has an active Indirect Scheme Access Service contract with LHV.

Level 2 Payment Service Provider (PSP2) is the customer of PSP1.

Technical Account (so called *Master Account* in the Indirect Scheme Access Service contract) is opened with LHV and belongs to the PSP1.

Payment account is opened with PSP1 and belongs to the PSP2.

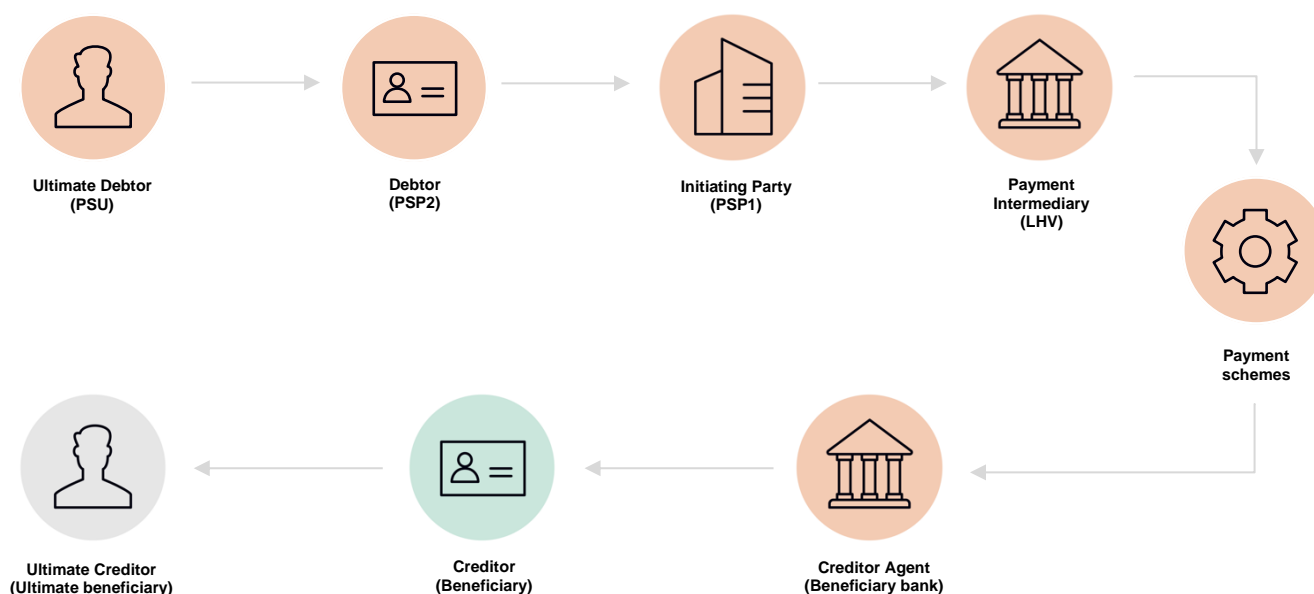
PSP1 synchronizes its client's (PSP2) payment account number with LHV. All payment account details are stored in the PSP1 database. LHV only retains the payment account numbers in the LHV database.

Funds belong to the end customer (PSP2's client).

### Use case:

Indirect Scheme Member (PSP1) mediates the payments of the end customers (PSP2's clients).

### Indirect Scheme Participant Level 2 Client's Payments



**Actors and parties:**

**PSU** – Payment Service User – the client of PSP2 and the owner of funds. PSP2's client acts as the actual **payer**, the originator of the payment. The payer's name and address (or other options) must be provided in the **Ultimate Debtor block** of the payment initiation message. It is recommended to provide the payer's address and/or additional data so that the payments with a partial match do not get stuck in AML controls. It is mandatory to provide the payer's name and address if any of the payment servicing parties (PSP1, PSP2 or Creditor Agent) is located outside the EU/EEA (EU Regulation 2015/847).

**PSP1** – Payment Service Provider – the customer of LHV, the Indirect Scheme Participant, and the Technical Account owner. PSP1 acts as the **payment services intermediary for the PSP2** (as **Debtor Agent**). PSP1 debits the PSP2's account opened with PSP1 and forwards the payment order to LHV. PSP1 data must be provided in the **Initiating Party block** of the payment initiation message. BIC is the preferred option to be used in the Initiating Party block, if BIC is not available then the name and address of the PSP1. PSP1 data should not be duplicated in the Debtor Agent block.

**PSP2** – Level 2 Payment Service Provider – the customer of PSP1. PSP2 acts as the **payer's payment service provider** and initiates the payment order forwarded to LHV via Indirect Scheme Participant (PSP1). PSP2 data must be provided in the **Debtor block** of the payment initiation message. It is recommended to provide the Debtor's address and/or additional data so that the payments with a partial match do not get stuck in AML controls. It is mandatory to provide the Debtor's name and address.

**LHV** – LHV Pank AS – act as the **payment service intermediary**, debits the Master Account that belongs to the PSP1 and forwards payment orders (depending on interface type) to the corresponding payment scheme.