

Support procedure for problems and incidents related to the Bank's dedicated interface

1. INTRODUCTORY PROVISIONS

The purpose and aim of this document is to define a support procedure for reporting and solving problems and incidents with PSD2 dedicated interface (hereinafter: the Procedure) and to define relevant parameters in terms of priorities, resolution time, support working hours and escalation process.

Third Party Providers (TPP), i.e., registered payment initiation service providers, account information service providers and service providers for issuing of card-based payment instruments, are entitled to receive support if they experience any problems and incidents with the Bank's dedicated interface.

A problem or an incident is a singular event or a series of unintended or unexpected events with the Bank's dedicated interface, which might jeopardize or are very likely to jeopardize the availability, functionality and quality of the Bank's services and consequently, of the TPP's operations.

2. REPORTING PROCEDURE

A Third Party Provider must submit an incident report to the following email address: psd2.support@hpb.hr. The email should include the following information:

- a) full name of the TPP and registration number,
- b) contact details (email and telephone number) of the TPP's responsible person or team,
- c) date and time of detection of the problem or incident,
- d) description of the problem or incident,
- e) which payment services and which specific functionalities are affected by the incident, for example:
 - payment initiation service (PIS),
 - account information service (AIS),
 - confirmation on the availability of funds (CoF),
 - unavailability of dedicated interface,
 - general problem with communication or access experienced by the TPP,
 - payment service user authentication or authorisation problem,
 - problem with specific endpoint of dedicated interface,
 - inadequate functionality according to relevant regulations or Bank documentation related to dedicated interface,
 - other failures and issues with dedicated interface and specific services.
- f) number of the TPP users affected by the incident and whether other TPP users could be potentially affected,
- g) if available, a separate file should be created for technical details and log with all parameters (endpoint called and method, body, header, dedicated interface response and other relevant data).

2. RESOLUTION PROCEDURE

After the TPP submits an incident report, the Bank initiates an internal analysis procedure. If the analysis reveals that the submitted incident report may be classified as a problem or incident with dedicated interface, the Bank sends an email message to the TPP's contact address notifying them of the receipt of their report and of further steps to be undertaken (Response time).

Incident/problem resolution process is carried out based on the priority status and time limits which are determined after classifying the level of severity of problem/incident. In terms of classification (Description of the severity level), dedicated interface-related problems or incidents can be classified into four categories (Severity levels) and are resolved according to the time limits provided in the table below. The Bank seeks to resolve all problems or incidents as soon as possible (Resolution time). If the incident cannot be completely resolved within the time limit which will have minimum impact on the TPP's business processes, the Bank will provide a workaround solution (Resolution time/workaround solution).

Severity level	Severity level description	Response time	Resolution time
0 - Service interruption	Total unavailability of the service or complete disruption of service functionality, all TPP users (who are also customers of the Bank) are unable to use the service	1 h	9 days (workaround solution 4 h)
1 - High impact	Significant interruption of service availability or significant disruptions of functionality or service quality, with acceptable workaround solution enabling the use of services	2 h	15 days (workaround solution 8 h)
2 - Medium impact	Medium level of service interruptions or degradation of service quality, but the service still can be used	12 h	Next service release of dedicated interface software (workaround solution 15 days)
3 - Low impact	Periodical interruptions of availability or minor disruptions in service quality, but the service still can be used	72 h	Next main release or update of main release of dedicated interface software

The Bank sends a notification to the email address provided by the TPP, informing them that a workaround solution and/or a final solution has been implemented, and specifying, if necessary, any other details relevant for the TPP which are related to problem solving.

4. SUPPORT DURING WORKING HOURS

Working hours for providing support are defined as follows:

- workdays, from Monday until Friday, from 08.30 until 16:30.
- Saturdays, religious and national holidays (as designated by the Croatian government) are not included in the working hours.

For all problem and incident reports received within working hours, Response time starts running upon the receipt of an report.

5. SUPPORT OUTSIDE WORKING HOURS

For all problem and incident reports received outside working hours, Response time starts running from the start of the following working day.

6. ESCALATION PROCESS

In accordance with its internal rules, the Bank can: escalate problems or incidents internally to a higher support level, externally to suppliers of related services, or notify relevant regulatory authorities.

If a problem or incident is reported outside regular support working hours and the TPP believes the problem or incident is to be of severity level "0 - Service interruption", the TPP may, immediately upon the submission of an report by mail, call the Bank's Call Centre on telephone number 0800 472 472. When calling Bank's Call Center, the TPP should specify that the problem or incident is related to the service: „PSD2 dedicated interface of the Bank“.