



Code of Conduct for Indirect Access Providers

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Contents

- 1 Introduction**4
 - 1.1 Background to the Code 4
 - 1.2 About the Code 5
 - 1.3 Scope of the Code 5
 - 1.3.1 In-Scope Regulated Payment Systems5
 - 1.3.2 Eligible Payment5
 - 1.4 Who the Code applies to: 5
 - 1.4.1 Code Subscribers5
 - 1.4.2 Code Beneficiaries6
 - 1.4.3 Code Ownership & Administration6
- 2 Code Commitments**7
 - 2.1 Commitment 1: Entitlement to an Agreement for the Supply of Indirect Access Services7
 - 2.2 Commitment 2: Support Services & Communication of Important Information 8
 - 2.3 Commitment 3: Managing the Security of Supply of Your Service 9
 - 2.4 Commitment 4: Ensuring the Security of Your Information10
- 3 Code Administration**.....11
 - 3.1 Becoming a Code Subscriber11
 - 3.2 Complaint Management11
 - 3.3 Compliance Monitoring12
 - 3.4 Ongoing monitoring of the Effectiveness of the Code13
- 4 Glossary**.....14

Throughout the Code, a word initially shown in **bold** is defined in the glossary.

1 Introduction

For banks, building societies and other **Payment Service Providers (PSPs)** to provide payment services to their clients, they need access to the **UK Payment Systems**. Many PSPs utilise the services of another PSP to provide **Indirect Access** to the UK Payment Systems.

This voluntary Code of Conduct has been established to set out the standards of best practice that an **Indirect PSP (IPSP)** should expect from an **Indirect Access Provider (IAP)** for the supply of **Indirect Access Services**.

1.1 Background to the Code

This voluntary Code of Conduct has been developed by the payments industry in consultation with the **Payment Systems Regulator (PSR)**.

The Code covers the provision of Indirect Access Services to **In-Scope Regulated Payment Systems**.

The principal aim of the Code is to improve the experience of Indirect PSPs by clearly setting out the responsibilities of Indirect Access Providers who have subscribed to the Code (**Code Subscribers**) to Indirect PSPs to whom they provide Indirect Access (**Code Beneficiaries**). Specifically, the Code is designed to meet the requirements of IPSPs for:

- clarity on the contractual arrangements that govern Indirect Access Services they receive;
- security of supply of Indirect Access;
- confidentiality of commercially sensitive information they share with IAPs;
- support in establishing Indirect Access and in switching between providers; and
- appropriate and timely communication between IAPs and IPSPs regarding the availability of services and planned changes.

IPSPs will be aware that the PSR plays an active role in encouraging and also now monitoring the market supply and quality of indirect access services.

This Code focuses on improving the quality and consistency of IAP commercial indirect access services. These services are subject to regulatory oversight and IAPs ensure that they comply with these obligations in delivering their service commitments.

The **Payment Services Regulations 2017 (PSRs 2017)** contain specific provisions that directly apply to IAPs offering indirect access (sponsorship services) to Bacs, FPS and CHAPS as set out in Regulation 104. PSR is the competent authority for this¹.

Credit unions are not regulated under the PSRs 2017, but PSR will consider any access application or requirement related to a credit union under its FSBRA powers.

¹ The Payment Services Regulations 2017 – the PSR’s approach to monitoring and enforcement - <https://www.psr.org.uk/psr-publications/policy-statements/Payment-Services-Regs-2017-our-final-approach>

New applications for Indirect Access Services and variations or withdrawal must all be considered in line with the PSRs 2017 stipulations.

1.2 About the Code

The Code sets out standards of best practice for key elements of the commercial arrangements between Indirect Access Providers and Indirect PSPs for the provision of Indirect Access Services.

The Code is complementary to, rather than a replacement of, individual contractual or commercial arrangements, which set out the agreed negotiated terms between the parties for all aspects of the **services**. The Code provisions will only apply from the time that the IAP has provided an offer of services which the IPSP has accepted. The parties are free to negotiate all components of the **agreement** between them and to agree terms that exceed the requirements of the Code.

1.3 Scope of the Code

1.3.1 In-Scope Regulated Payment Systems

The following Regulated Payment Systems are defined as being in scope of the Code by the PSR:

- **Bacs**
- **Faster Payment Service (FPS)**
- **CHAPS**
- **Cheque and Credit Clearing**
- **Image Clearing System (ICS)**
- **LINK** (settlement services only)

1.3.2 Eligible Payment

A payment is considered eligible for inclusion within the scope of the Code where:

- both the payer's and beneficiary's **Payment Account** are domiciled in the UK; or
- for cross-border payments, those parts of the transaction which are completed using one of the In-Scope Regulated Payment Systems.

1.4 Who the Code applies to:

Unless stated otherwise within the Code, 'we', 'us' and 'our' means the Code Subscriber; 'you' and 'your' means the Code Beneficiary.

1.4.1 Code Subscribers

An Indirect Access Provider may choose to become a Code Subscriber if it is **registered with** or **authorised by** the **UK Financial Conduct Authority** for activities that include provision of payment services.

Code Subscribers agree to all of the Code Commitments and will be able to demonstrate business practices which align to and support compliance with these Commitments.

A list of current Code Subscribers is held by the **Code Administrator**, and is published on the [Pay.UK website](#).

1.4.2 Code Beneficiaries

A Code Beneficiary is an Indirect PSP that has an agreement for Indirect Access Services to one or more In-Scope Regulated Payment Systems with an Indirect Access Provider who is a Code Subscriber.

To qualify as a Code Beneficiary an Indirect PSP must also be:

- registered with or authorised by the UK Financial Conduct Authority and
- using Indirect Access Services to provide its customers with **Eligible Payment** services.

A Code Beneficiary can expect a Code Subscriber to adhere to the standards of best practice stated in the Code and has recourse to the Code Subscriber's complaint management process to support resolution of issues or concerns relating to the services which are not met as set out in the Code Commitments. Complaint management is covered below in section 3.2 Complaint Management.

1.4.3 Code Ownership & Administration

This Code is voluntary and is jointly owned by the Code Subscribers. Responsibility for administration of the Code is held by the Code Administrator. Contact details for the Code Administrator can be found on the [Pay.UK website](#).

Details of the processes and procedures relating to Code administration can be found in section 3 of this document.

2 Code Commitments

2.1 Commitment 1: Entitlement to an Agreement for the Supply of Indirect Access Services

You will be entitled to a written agreement which sets out in clear and transparent language the arrangements we have agreed with you that govern the supply of your Indirect Access Services.

The agreement will form part of the contractual arrangement between us and will include the following key components:

- 1) a definition of your services and any optional **additional services** we agree with you;
- 2) the terms on which your services will be provided;
- 3) the fees for your services, and details of when and how these fees will be applied and reviewed;
- 4) the duration of the agreement, what will happen at the end of the agreement and any procedures the Code Beneficiary must follow to request a renewal of the agreement;
- 5) any **service performance levels** we have agreed with you that are associated with your services;
- 6) how any changes to your services will be managed;
- 7) the **normal notice period** under which either party may terminate the agreement;
- 8) the circumstances that would result in a breach of the agreement and the effects for both parties;
- 9) the circumstances which may result in immediate **termination** of your services; and
- 10) your and our contact details.

All new relationships between a Code Subscriber and an Indirect PSP entered into once the Code is in place will have an agreement that will be Code compliant.

If you are a Code Beneficiary with an existing business relationship with a Code Subscriber at the date the Code comes into force, you will be entitled to request, and be provided with, an agreement that is compliant with the Code. For the avoidance of doubt, this includes the entitlement to a review of your existing agreement to ensure it is compliant with the Code, the arrangements for which should be agreed between the Code Subscriber and the Code Beneficiary.

A Code Beneficiary with an existing business relationship with a Code Subscriber, irrespective of whether it has a code-compliant agreement as set out in the Code, is covered by its Code Subscriber's obligation to meet all other commitments set out in the Code.

2.2 Commitment 2: Support Services & Communication of Important Information

We will communicate to you all **important information** relevant to your use of your services.

Important Information is that information which we have agreed with you to be critical to the satisfactory operation of your Indirect Access Services. This will include information relating to the channels, technical specifications, security access requirements, operation, availability and/or service performance levels of your services. Important Information also includes any changes to these that will have a one-off or permanent impact to the **normal operating conditions** of your services, including **planned** and **unplanned outages** or maintenance and planned or unplanned extensions to operating hours.

We will provide a method for you to access all important information and will agree with you how and when we will notify you of changes to your services.

We will provide you with contact details and details of the availability of service support (e.g. operating hours for service support staff and other relevant staff with the **appropriate knowledge** to support all aspects of your use of your services and any changes to your services).

In communicating to you, we will ensure that all information provided is:

- clear, unambiguous, relevant and appropriately detailed;
- consistent with commonly-used and recognised industry terminology;
- accurate and current as at the time of communication; and
- notified in a timely manner and in accordance with any previously-agreed timescales.

2.3 Commitment 3: Managing the Security of Supply of Your Service

We will safeguard the supply of your Indirect Access Services through our procedures and **service continuity plans**, to the extent that this is within our control and in line with any obligations we have to In-Scope Regulated Payment Systems, under the relevant scheme rules, in the following scenarios:

- under **normal operating conditions**
- under **exceptional operating conditions**

Where either party decides to terminate the agreement or to discontinue any or all of your services under a normal notice period, we will work with you to put in place an appropriate plan for the **termination** of your Indirect Access Services under the terms and notice period/s stated in your agreement.

If you will be **migrating** your services to:-

- become a **Direct Participant** in an In-Scope Regulated Payment System, or
- to an alternative IAP,

we will work with you and the **Payment System Operator** or your new IAP to put in place a plan for the managed transition of your services to the alternative provider. We will aim to ensure, to the extent it is within our control, continuity of your services and the safeguarding of the services you provide to your customers during the transition.

When you become a Direct Participant in a Payment System you will be considered to be a **Direct PSP** with **Direct Access** to the payment system and therefore this Indirect Access code will no longer apply to you for access to that Payment System.

We reserve the right to immediate termination of your services in circumstances that include, but are not limited to, where:

- continuing to provide your services would cause either of us to be in breach of a law or regulation;
- you no longer have the relevant authorisations to offer banking and/or payment services to your customers; or
- we have given the contractually agreed notice to terminate the agreement or withdraw your services.

In all cases where we terminate your services, we are required under the PSRs 2017 to inform you of the reason/s for our decision and explain the factors that contributed to this, where legally permissible.

2.4 Commitment 4: Ensuring the Security of Your Information

In recognition of the additional consideration that we may be, or may become, direct competitors, we will maintain the security, commercial confidentiality and anonymity of all information and data you provide to us in connection with the arrangement and operation of your services at all times. This will also be in line with any obligations we have to In-Scope Regulated Payment Systems under the relevant scheme rules.

We will implement processes and procedures that ensure the security of the information that you provide to us in the course of our business relationship and minimise the risk of conflicts of interest, including where we mutually consider it appropriate to adopt specific non-disclosure arrangements.

We will:

- only request information relevant to evaluate, arrange, operate and review your services;
- ensure that any information provided to us in connection with the evaluation, arrangement, operation and review of your services is only used for those specific purposes; and
- implement internal procedures to prevent the disclosure of commercially sensitive information between those areas within the Code Subscriber's organisation responsible for supporting your services and those responsible for determining our own business strategy in areas we may compete with you or with third parties outside the Code Subscriber's organisation.

3 Code Administration

Responsibility for administration of the Code is held by the Code Administrator, currently **Pay.UK**.

The Code Administrator will facilitate the management of the Code through the adoption of best practice Code administration, monitoring and engagement procedures and ensuring that non-confidential information is publicly available on the [Pay.UK website](#).

3.1 Becoming a Code Subscriber

An Indirect Access Provider may apply to the Code Administrator to become a Code Subscriber; in doing so, they must commit to comply with the standards of best practice stated in the Code.

Code Subscribers will demonstrate their commitment to the Code in five ways:

- 1) initial public commitment to the Code;
- 2) implementation of regular internal monitoring of their own activities, processes and procedures to ensure their continuous compliance with the Code;
- 3) ongoing demonstration of compliance across all aspects of their Indirect Access Service provision to Code Beneficiaries as evidenced by self-certification of their initial and ongoing compliance with the Code;
- 4) the adoption and ongoing operation of transparent complaints handling and dispute resolution procedures in order to manage complaints in relation to a Code Subscriber's compliance with the Code (see section 3.2); and
- 5) ongoing proactive review of Code effectiveness

On completing the application process and confirming their compliance with the Code commitments, the Code Administrator will add the Indirect Access Provider to the published list of Code Subscribers.

3.2 Complaint Management

Code Subscribers will inform Code Beneficiaries how to register any complaint where the Code Beneficiary considers that the Code Subscriber has not performed in accordance with the Code. The Code Subscriber will address the cause of the complaint within an agreed timescale and seek to resolve it to the Code Beneficiary's satisfaction.

The Code Subscriber will provide an escalation process to investigate further within its organisation an initial complaint where a Code Beneficiary is not satisfied with the proposed resolution made by the Code Subscriber. This will include an opportunity for the complaint to be escalated to an individual or group without responsibility for the day to day management of the services or commercial relationship with the Code Beneficiary.

Where the parties cannot agree after further investigation, they will communicate their individual next step action to each other. This may include the option to refer the complaint to independent mediation.

A Code Beneficiary should always seek to resolve complaints via their Code Subscriber's complaint management process in the first instance. However, where a Code Beneficiary is still dissatisfied with a Code Subscriber's proposed resolution to their complaint after all avenues for resolution have been explored, either party can also direct the complaint to the PSR. The PSR will consider any complaints received in relation to compliance with access provision and act on them as appropriate. Published guidance on the PSR's powers and procedures² under both the PSRs 2017 and the FSBRA in this respect are on its [website](#).

The PSR will review the case, gather information and ultimately assess whether there are grounds for taking action.

3.3 Compliance Monitoring

A Code Subscriber's compliance with the Code will be assessed via a self-certification approach and monitored on an ongoing basis.

A Code Subscriber will commit to the standards of best practice stated in the Code and demonstrate compliance to the Code Commitments via completion of self-certification on initial subscription to the Code, and thereafter annually. This self-certification will be approved by the Code Administrator and will demonstrate the Code Subscriber's commitment to the Code and the Code Subscriber will be considered to continue to be compliant unless ongoing monitoring indicates otherwise.

The Code Administrator will assess annual self-certifications and any complaints received by the Code Subscribers. A Code Subscriber found via ongoing monitoring to be non-compliant will be given the opportunity to remedy the situation and to demonstrate their compliance with the standards of best practice stated in the Code to the satisfaction of the Code Administrator.

Where a Code Subscriber is unable to satisfactorily demonstrate compliance with the Code, the Code Administrator may remove that organisation from the list of Code Subscribers and notify the PSR of the removal. If a Code Subscriber is removed from the list, once that organisation is able to adequately demonstrate their compliance they may re-apply to the Code Administrator to be reinstated to the list of Code Subscribers.

Compliance monitoring will be managed by the Code Administrator.

² Annex 1, section 1.11-1.21 - <https://www.psr.org.uk/sites/default/files/media/PDF/PSR-PSD2-Approach-and-PPG-September-2017.pdf>

3.4 Ongoing monitoring of the Effectiveness of the Code

The Code Administrator and the existing Code Subscribers will consult and engage with the PSR on an annual basis, following the submission of the self-certifications, to discuss the outcomes of the monitoring and compliance processes to enable all parties to monitor the effectiveness of the Code and to identify and address any issues with Code implementation, operation and associated matters.

The Code Administrator seeks to ensure that the Code addresses the PSR's original intentions³ for the Code and also takes account of feedback and proposals from all stakeholders groups including a **Code Consultative Group** which will meet at an agreed regularity to consider the effectiveness of the Code and to recommend changes. Any changes to the Code required as a result of ongoing or focused effectiveness reviews will be collated by the Code Administrator and agreed with the Code Subscribers and the PSR prior to changing the Code. The Code Administrator will manage updates to and communication of any changes to the Code.

³ Paragraphs 4.298 to 4.313 of supporting paper 4 of PSR (2014) '*CP14/1 A New Regulatory Framework for Payment Systems in the UK*' and paragraphs 5.66 to 5.97 of PSR (2015) '*PS15/1 A New Regulatory Framework for Payment Systems in the UK*' set out the PSR's original intentions for the Code.

4 Glossary

Term	Description
Additional services	Services agreed between a Code Subscriber and a Code Beneficiary that are considered by the Code Subscriber to be above their standard service level .
Agreement	One or more documents that detail the services agreed between a Code Subscriber and a Code Beneficiary for Indirect Access and the terms on which those services will be provided.
Appropriate knowledge	Knowledge that a member of staff employed by the Code Subscriber or its agents specifically for the purposes of supporting Code Beneficiaries in their use of the services can reasonably be expected to hold about the services and the associated UK Payment Systems.
Authorised [by UK Financial Conduct Authority]	An organisation that has met the standards required and has been granted authorisation by the Financial Conduct Authority to conduct defined payment activities.
Bacs	The payment system which processes payments through two principal payment schemes: Direct Debit and Bacs Direct Credit.
CHAPS	The UK's real-time, high-value sterling payment system, where payments are settled over the Bank of England's Real Time Gross Settlement system.
Cheque and Credit Clearing	The payment system in England, Scotland and Wales that processes cheques and other paper instruments.
Code Administrator	The organisation responsible for overseeing and operating the administrative processes required to support the Code.
Code Beneficiary	An Indirect PSP who has an agreement for Indirect Access with a Code Subscriber.
Code Consultative Group	A Group made up of a wide representation of UK payment sector stakeholders (e.g. IPSPs, IAPs representative bodies) that will be consulted in respect of the effectiveness of this Code of Conduct.
Code Subscriber	An Indirect Access Provider who has subscribed to the Code and meets the qualifying criteria as stated in the Code.

<p>Continuity [of services] - also referred to as Service Continuity and Service Continuity Plans</p>	<p>A Code Subscriber’s provision of services to a Code Beneficiary under normal operating conditions and the plans maintained and executed in the case of exceptional operating conditions with the aim of safeguarding the ongoing operation of the services provided to a Code Beneficiary, to the extent this is within a Code Subscriber’s control and in line with any obligations to In-Scope Regulated Payment Systems under the relevant scheme rules.</p> <p>(Also see definition of Business Continuity in the FCA Handbook section SYSC 4.1.6 – 4.1.8 that state the business continuity responsibilities of a regulated firm.)</p>
<p>Direct Access</p>	<p>The method by which a PSP may access one or more UK Payment Systems through membership of a payment scheme enabling the transfer of funds and for the purpose of clearing and/or settlement.</p>
<p>Direct PSP - also referred to as a Direct Participant</p>	<p>A PSP who is a member of a payment scheme and therefore considered to have Direct Access to the payment systems.</p>
<p>Eligible Payment</p>	<p>As defined in paragraph 1.3.2</p>
<p>Exceptional operating conditions</p>	<p>The conditions which a Code Subscriber considers to be abnormal/unusual in the operation of the services (for example an unplanned outage or the unexpected failure of a payment system).</p>
<p>FPS (Faster Payments Service)</p>	<p>The UK payment system that provides near real-time payments as well as Standing Orders.</p>
<p>FSBRA</p>	<p>The Financial Services (Banking Reform) Act 2013.</p>
<p>Image Clearing System (ICS)</p>	<p>The payment system in England, Scotland, Wales and Northern Ireland that enables the electronic processing and/or presentment and settlement of cheques and other paper instruments.</p>
<p>Important information</p>	<p>Any information agreed between a Code Subscriber and a Code Beneficiary and documented in the agreement that both parties have agreed to be critical to the satisfactory operation of the services – this may include information relating to the specifications, operation and/or service performance levels of the service provided by a Code Subscriber and any changes to these that will have a one-off or permanent impact to the normal operating conditions or availability of the services, as defined in the agreement.</p>

Indirect Access	Where a PSP has access to a regulated payment system through a contractual arrangement with an indirect access provider to enable it to provide services (for the purposes of enabling the transfer of funds using that regulated payment system) to persons who are not participants in the system.
Indirect Access Services	Services provided to a PSP to enable them to be an Indirect PSP to an In-Scope Regulated Payment System for the purpose of making Eligible Payments.
Indirect Access Provider (IAP)	A Payment Service Provider offering Indirect Access to one or more In-Scope Regulated Payment Systems.
Indirect PSP (IPSP)	A PSP that has indirect access.
In-Scope Regulated Payment Systems	As defined in paragraph 1.3.1
LINK	<p>The UK payment system which enables end-users to take cash out of their accounts (amongst other activities) using the network of Automated Teller Machines in the UK; operated by LINK Scheme.</p> <p>LINK is a direct participant only scheme and Indirect Access Services are settlement services only.</p>
Migrating [your service/s]	The managed transition of a Code Beneficiary's services to an alternative Indirect Access Provider.
Normal notice period	The pre-agreed period of time during which a Code Subscriber must continue to provide services to a Code Beneficiary with whom they have an agreement following notification from either the Code Subscriber to the Code Beneficiary or vice versa of termination of one or all of the services.
Normal operating conditions	The conditions which a Code Subscriber considers to be normal/typical in the operation of the services.
Payment Account	An account provided by an Indirect PSP to each of its customers used for payments submitted to and received from the payment systems in scope of this Code.
Pay.UK	Pay.UK is the UK's leading retail payments authority. Pay.UK aim is to enable a vibrant economy by delivering best in class payment infrastructure and standards for the benefit of consumers and businesses everywhere

Payment Service Provider (PSP)	As under s.42 (5) of the Financial Services Banking Reform Act 2013 (FSBRA), a PSP, in relation to a payment system, means any person who provides services to persons who are not participants in the system for the purposes of enabling the transfer of funds using the payment system. For the purposes of this Code of Conduct, this includes Direct PSPs and Indirect PSPs.
Payment System Operator	As under s.42(3) FSBRA, in relation to a payment system, Operator means any person with responsibility under the system for managing or operating it; and any reference to the operation of a payment system includes a reference to its management. The UK Treasury has designated eight payment systems to be regulated by the PSR – six interbank systems and two card payment systems.
Payments Services Regulations 2017 (PSRs 2017)	The Payment Services Regulations 2017 ⁴ come into effect (for the most part) from 13 th January 2018. The PSRs 2017 give effect in UK Law to the provisions of the revised EU Payment Services Directive (PSD2).
Payment Systems Regulator (PSR)	The Payment Systems Regulator (PSR) is an independent economic regulator for the payment systems industry. The PSR is a subsidiary of the FCA but has its own statutory objectives, Managing Director and Board.
Planned outage	A scheduled interruption to the provision of services that a Code Subscriber can reasonably be expected to have known about in advance and/or planned for and/or communicated to a Code Beneficiary (for example, the scheduled maintenance of an operator's payment system that renders the service unavailable for a set period of time).
Registered [with UK Financial Conduct Authority]	An organisation that has met the standards required and has been registered on one of the Financial Conduct Authority's registers to conduct defined payment activities.
Service performance level	The standard of service (whether in terms of availability, quality and/or frequency) that a Code Beneficiary can expect in the use of the services and any support services to be provided whether specified in the agreement or otherwise arranged between it and the Code Subscriber.

⁴ The Payment Services Regulations 2017 – The PSR's approach to monitoring and enforcement
<https://www.psr.org.uk/psr-publications/policy-statements/Payment-Services-Regs-2017-our-final-approach>

Services	The combination of products, processes and support provided by the Code Subscriber to the Code Beneficiary for the purpose of Indirect Access to clearing and/or settlement functions and/or to provide a Code Beneficiary with access to payment services from the In-Scope Payment Systems.
Standard service level	The level of service which a Code Subscriber considers to be the normal/typical provision for their service offering.
Termination of/Terminate [services]	The action of a Code Subscriber ceasing to provide services to a Code Beneficiary.
UK Financial Conduct Authority	The UK Financial Regulator, independent from UK government, which focuses on the regulation of conduct by both retail and wholesale financial services firms.
UK Payment Systems	As under s.41 of the Financial Services [Banking Reform] Act 2013 (FSBRA), a payment system is a system which is operated by one or more persons in the course of business (for the purpose of enabling persons to make transfers of funds), and includes a system which is designed to facilitate the transfer of funds using another payment system. Limited exclusions are set out in s.41 (2) and (3) of the FSBRA. Only payment systems which are designated by the Treasury are deemed 'regulated payment systems' and only the payment systems noted in the scope section of the Code are covered by the Code Commitments.
Unplanned outage	An interruption to the provision of services that a Code Subscriber cannot reasonably be expected to have known about in advance and/or planned for and/or communicated to a Code Beneficiary (for example, the unexpected service disruption or failure of an operator's payment system that renders the services unavailable for an unspecified period of time).

For more information on indirect access to UK payment systems, visit:

<https://www.wearepay.uk/what-we-do/payment-systems/access-to-payment-systems/indirect-access/>