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Route Trading

(By email)

14 February 2017

Our Ref: FOI4932

Dear

Freedom of Information : Right to know request

We write further to our email of 19 January 2017 about your request under the Freedom of Information Act 2000 ("the Act"), for information on Authorised or Small Payment Institutions ("PI"). Full details of your request can be found at Annex A.

Your request has now been considered and the relevant information is attached.

Yours sincerely

Information Access Team
Financial Conduct Authority

Annex A

"With regard to your response to FoI request FOI3969 (see - <https://www.fca.org.uk/publication/foi/foi3969.pdf>), we would like to request updated information to include 2015 and 2016 up to date of your response as follows:

A) We would like data for each Authorised or Small Payment Institution (PI) that is active on the FCA register, stating:

1. Which payments services the PI conducts as at date of extraction.
2. For each Authorised PI in (A1) above, with PSR activity of "Money Remittance", the number of agents the PI has for each of the years 2009, 2010, 2011, 2012, 2013, 2014, 2015 and 2016 (up to date of extraction). **[Request clarified to be for the total number of active agents as at 31 December of each year from 2009 to 2016].**
3. Where reported in FSA056 (Authorised Payment Institution Capital Adequacy Return) for each Authorised PI in (A1) above, with PSR activity of "Money Remittance", the total monthly payment volume (in Euro) the PI has made for each of the years in (A2) above. If this information is too sensitive for individual firms, then could you please provide the total for all firms for each of the years in (A2) above.
4. Total annual income (in Euros) reported in FSA056 (Authorised Payment Institution Capital Adequacy Return), for each Authorised PI in (A1) above, with PSR activity of "Money Remittance", for each of the years in (A2) above. If this information is too sensitive for individual firms, then could you please provide the total for all firms for each of the years in (A2) above.

B) We would like data for each Small PI in (A1) above stating:

1. For Small PI in (A1), with PSR activity of "Money Remittance", the number of agents the Small PI has for each of the years in (A2) above. **[Request clarified to be for the total number of active agents as at 31 December of each year from 2009 to 2016].**
2. For each Small PI in (A1), with PSR activity of "Money Remittance", the total number of Payment Services Directive transactions the Small PI has undertaken in Euros (all transactions, including one leg) for each of the years in (A2) above. If this information is too sensitive for individual firms, then could you please provide the total for all firms for each of the years in (A2) above.
3. For each Small PI in (A1), with PSR activity of "Money Remittance", the total value of Payment Services Directive transactions the Small PI has undertaken in Euros (all transactions, including one leg) for each of the years in (A2) above. If this information is too sensitive for individual firms, then could you please provide the total for all firms for each of the years in (A2) above.

C) Additionally from 2009 to 2016:

1. *The total number of PIs in that year*
2. *How many PIs registered and how many closed each year*
3. *The total number of APIs in that year*
4. *How many APIs registered and how many closed each year*
5. *The total number of SPIs in that year*
6. *How many SPIs registered and how many closed each year*
7. *The total number of APIs classified as money remitters in that year*
8. *How many APIs classified as money remitters registered and how many closed each year*
9. *The total number of SPIs classified as money remitters in that year*
10. *How many SPIs classified as money remitters registered and how many closed each year."*