

All there is to know about connecting an account to a third party application

Only someone with the owner card to a company's entity can give consent to connect accounts within the same entity to a third party application using the owner card.

The Owner Card

It is not required to have a card connected to an account, however if a card is present, there are two different roles a card (owner) can have. Hence there are three options:

1. Owner card
2. Other card (functionaris-, beheerders- and beheerder plus pas)
3. No card

Only the person with the Owner card can give consent for the connection with a third party application. This is not possible when it concerns any of the other cards. If no card is present for the particular account it is not possible to connect that account.

In case the card type is unknown, the account holder can get in contact with their first point of contact at Rabobank to get clarity.

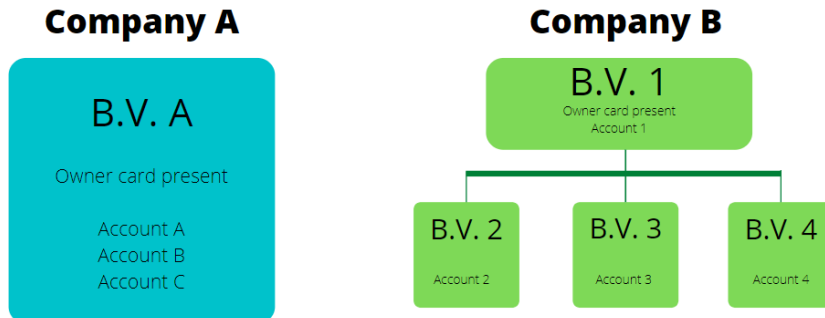
Entities

You can use the owner card to connect all accounts within the same entity as the owner card. You cannot give consent to connect accounts outside the entity of the owner card, nor accounts to which you have access by power of attorney. In many cases we see that a company consists of multiple BVs (= multiple entities) and an owner card is present in only one of them. This is where it can get confusing, because even though a user might be the owner of all BVs in a company, he can only give consent for the accounts in one of them i.e. the entity that has an owner card present.. See the example below for clarification.

Example

Company A consist of one entity: B.V. A. In this entity an owner card is present. With the owner card it is possible to give consent for accounts A, B and C to connect to a third party application.

Company B consist of 4 entities: B.V. 1, B.V. 2, B.V. 3 and B.V. 4. The owner card is present in B.V. 1. In this case it is only possible to give consent for bank account 1 to connect to a third party application.



What can be done if it does not seem possible to give consent

We are currently working towards a solution where it is possible to use the owner card to give consent to all accounts in a company structured like company B in the example. As of yet we do not have a clear timeline on when this is available however.

In the meantime a workaround would be for the end user to contact his or her Rabobank contact and ask for an extra owner card linked to the entity for which he or she want to give consent. Please always ask the end user to consult with their Rabobank contact before they do this as it might have effects on other Rabobank products they use.