

Consumer Helpline: 0207 066 1000  
Email: [FreedomofInformationAppeals@fca.org.uk](mailto:FreedomofInformationAppeals@fca.org.uk)

12 Endeavour Square  
London  
E20 1JN

Tel: +44 (0)20 7066 1000  
Fax: +44 (0)20 7066 1099  
[www.fca.org.uk](http://www.fca.org.uk)

Mr Williams  
via email

6 March 2020

Our Ref: FOI6759

Your Ref:

Dear Mr Williams

### **Freedom of Information: internal review**

Thank you for your email dated 3 March 2020, in reply to our response of 28 February 2020, providing the outcome of our internal review of the information you requested under the Freedom of Information Act 2000 ("the Act").

Ms Cross is out of the office until Monday 9 March, and has asked me to reply in her absence.

I have been asked to confirm that the documents that we considered to be relevant when we considered your request at the first stage, have not been destroyed. Any destruction of such information would only be carried out in line with the FCA's records management retention policy.

It might be helpful to explain that the documents thought relevant at Stage 1 were, on later review, considered not relevant because they did not relate to the temporary adjustment period. Instead, those documents related to our Brexit contingency plans regarding the EU's Regulatory Technical Standards on Strong Customer Authentication and their provisions relating to eIDAS certificates. Furthermore, the documents did not contain an assessment of equivalence that was the subject matter of the request.

I have been asked to offer you the opportunity to meet with the FCA business area responsible for Payments Policy, should you wish. If you would like to take up this offer would you please contact Alex Roy, Head of Department, Consumer Distribution. He can be contacted via e-mail at: [alex.roy@fca.org.uk](mailto:alex.roy@fca.org.uk)

I should explain that the purpose of this meeting would be to explain to you, the policy relating to the subject matter requested and to answer questions you may have.

We heard on 6 March 2020 from the Information Commissioner's Office that you have exercised your right of appeal. After carrying out an initial assessment of this case, they consider it eligible for formal consideration under section 50 of the Act. However, if you would still like to take up

the opportunity to meet with representatives of the relevant FCA business area, then please let us know.

I trust the above goes some way to addressing the concerns and points you have made in your email dated 3 March 2020.

Thanking you.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Graham Holmes'.

**Graham Holmes**  
**Information Disclosure Team**