Annex 2
Application Specifications for «Customer Management»

to the bLink Platform Participation Contract

valid from 1 January 2027

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A. Definitions

In the context of the "Customer Management" application specifications, the following definitions apply:

Access Token	A technically valid and non-revoked token associated with a valid Consent. It enables a Service User to access one or more Applications provided by a Service Provider.
API Service	API Service means the technical API functionality provided within an Application and offered through the bLink Platform.
Application	A defined service offered through the bLink Platform and governed by individual Application Specifications. Each Application consists of one API Service according to Annex 2.
Application Agreement	Agreement between the Service Provider and the Service User, which is concluded when the Service Provider answers the service call on the Platform in accordance with the Application Specification (details in the *bLink Platform Participation Contract*, section 6.2 N 44 et seq.).
Consent	A permission granted by the User and managed by the Service Provider that authorizes access to one or more Applications in accordance with the applicable Application Specifications.
End Customer	The End Customer is a Customer of the Service Provider and account/security account holder.
Event	An Event is an occurrence or a change within the Service Provider's application (for example: the status of an order has changed).
Financial Institutions	Institutions that are subject to the Financial Institutions Act (FinIA).
Financial Service Providers	Service Providers in the financial sector that are not subject to the Financial Institutions Act (FinIA).
Notification	A Notification is a specific call triggered by the Service Provider to the Service User after the corresponding Event has occurred.
Participant	The Participant is the contractual partner of SIX in the *bLink Platform Participation Contract*. The Participant assumes the role of either Service Provider or Service User in the Application Agreement.
Participation Contract	With a positive decision on admission to the Platform and at least one of the desired Applications, the *bLink Platform Participation Contract* comes into effect with the legally valid signing of the participation conditions.
Service Provider	Financial Institution managing accounts and/or security accounts; Financial Service Provider with End Customer data.
Service User	Portfolio management system provider; provider of software solutions, e.g. for the management, aggregation, analysis, and display of asset situations; Financial Institution, other Financial Service Provider, or government body (e.g. tax administration) with software solutions.

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User	The User is the person identified as part of the consent-management process. The User acts either on their own behalf as an End Customer or as a representative of an End Customer (such as an employee of an external asset manager).

The term "Customer" is used in the "bLink Platform Participation Contract". For the Customer Management Application a differentiation is useful, and "Customer" is used as a generic term covering "End Customer" or "User," i.e. "Customer" can mean either "End Customer" or "User."

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B. Description

The Application "Customer Management" ("**Application**") is intended to enable operators of software solutions acting as Service Users to retrieve and manage End Customer information from Financial Institutions acting as Service Providers via the bLink Platform (cf. lit. E.1). The Application comprises the following API Service:

API Service Customer Management ("CM API")
This API Service enables the User, via the Service User, to retrieve and manage End Customer information, such as address and contact details, from the Service Provider.

C. Special Admission Criteria

In order to be admitted as a Participant for the Application, the following requirements must be continuously fulfilled depending on the role requested.

Service User

- General admission criteria in accordance with **Annex 1, Admission criteria for bLink Platform Participation Contract**.
- Fulfillment of purpose ZW-1 and/or ZW-2 in accordance with **Table 1: Criteria for fulfillment of the purpose** below.
- Fulfillment of the required security level:

  API Service Customer Management (CM API)
  Fulfillment of "very high" security level in accordance with **Annex 1, Admission criteria for bLink Platform Participation Contract**.

Service Provider

- General admission criteria in accordance with **Annex 1, Admission criteria for bLink Platform Participation Contract**.
- Fulfillment of purpose ZW-3 and/or ZW-4 in accordance with **Table 1: Criteria for fulfillment of the purpose** below.
- Fulfillment of the required security level:

  API Service Customer Management (CM API)
  Fulfillment of "very high" security level in accordance with **Annex 1, Admission criteria for bLink Platform Participation Contract**. For the API Service Customer Management, the exemption in accordance with Annex 1, F36, "very high" security level applies.

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ID	Category	Criterion	What is the objective?
ZW-1	Portfolio management	has a documented business model with the objective of offering portfolio management software/-services	Comparison and reconciliation of the business model with the objective of offering portfolio management software/-services
ZW-2	Management, aggregation, analysis, and display of asset situations	has a documented business model with the objective of offering Users a presentation of asset positions and managing accounts and/or security accounts	Comparison and reconciliation of the business model with the objective of offering account and/or security account presentation and management for Users
ZW-3	Account and/or security account management	is a Financial Institution that manages End Customers' accounts and/or security accounts	Comparison and reconciliation of the business model with the objective of maintaining accounts and/or security accounts for End Customers as an entitled Financial Institution
ZW-4	Account and/or security account management	is a Financial Service Provider that manages aggregated account and/or security account information pertaining to its contractual End Customers	Comparison and reconciliation of the business model with the objective of maintaining accounts and/or security accounts for End Customers as an entitled Financial Service Provider

Table 1: Criteria for fulfillment of the purpose

D. API Calls

1. Service Calls

The service calls and the associated responses in the context of the Application are specified in more detail in the latest version of the technical specifications. The Service Provider must support all service calls, data formats, and communication channels that are mandatory for the Application according to the technical specifications.

The creation and transfer of the token from the Service Provider to the Service User via the Platform is initiated by the User. The process is regulated in detail in the latest version of the technical specifications.

2. Events & Notifications

The provision and thus implementation of Events and Notifications is optional for the Service Provider.

The Service User can decide to use or not the Events provided by the Service Provider and benefit from the Notifications. The Service Provider may set a price for the provision and use of Events and Notifications.

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Events and Notifications are specified in detail in the technical specification in its current version. The specifications define in particular whether an Event must be offered when Notifications are provided and thus must be implemented by the Service Provider.

In any case, the participating Service Provider must ensure that no bank Customer data or data subject to data protection requirements is affected by the Notification-calls. Events and Notifications may only contain data that are in the scope of usage defined in the technical specifications.

Events and Notifications enrich service calls according to section 1 and may only be used in connection with the Application Agreement. This means that a service call according to section 1 must always be made before using Events and Notifications.

E. Content of the Application Agreement

1. Application Agreement for Customer Management (CM API)

The Application Agreement, which takes effect between the Service User and the Service Provider as part of the Application, contains the following regulations:

a) Service to be performed. With each service call by the Service User via the Platform as defined in N 36 and 37 c. of the bLink Platform Participation Contract (except for handshake calls[1]):

a. The Service User commissions the Service Provider to provide the End Customer's information immediately and according to the service call via the Platform or the Service Provider undertakes to accept the End Customer information sent by the Service User as a service call and to process it in a particular way or to provide a particular service, excluding any guarantee or liability on the part of the Service Provider and with the proviso of a possible revocation of the underlying authorization granted by the End Customer to the User.

b. The Service User undertakes to pay the Service Provider any fee incurred in accordance with the price list for each response according to the service call from the Service User (except for handshake calls) that is delivered to SIX.

b) Restrictions on use. The Service User guarantees to the Service Provider and SIX that it will use the End Customer information received via service calls only within the scope of the Consent granted by the User. The transfer of this information to an agent of the Service User is permitted, taking account of N 94 of the Participation Contract bLink Platform. The User's Consent must then also cover any such forwarding of information.

[1] Handshake calls are calls that are neither a request nor a response call but "technical calls."

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F. Additional Provisions

The following provisions supplement the regulations in section E for the Customer Management Application.

1. **Data security.** The Service User guarantees to the Service Provider and SIX that it will protect the User's token with current security standards and will always store and otherwise process it in line with the data security requirements according to the admission criteria for the Platform and Application (Table 4 of Annex 1 to the Participation Contract bLink Platform) throughout the duration of its participation in this Application.
2. **Standard of diligence.** The parties shall fulfill their obligations with the customary degree of diligence.
3. **Liability and indemnity.** The Service User and the Service Provider are liable to one another only for grossly negligent and intentional violations of the Application Agreement, unless there is a violation of a duty to maintain confidentiality, of data security, or of compliance with data protection requirements, in which case the Service Provider and the Service User are liable to one another for any fault. The Service User also undertakes to indemnify the Service Provider and SIX (in the sense of a genuine contract for the benefit of third parties) against third-party claims in the case of a violation of sections 12 and 23 and release them from third-party claims.
4. **Compliance with statutory provisions.** Each party is required to comply with the applicable laws (including regulations on money laundering, combating terrorist financing, fraud, and the applicable export and sanction regulations) in its area. Furthermore, each party undertakes to refrain from any form of corruption, money laundering, terrorist financing, fraud, tax evasion in connection with the Platform or through its use, circumvention of export and sanction regulations, child labor and violation of human rights and to take suitable measures to prevent, combat, and prosecute this in its area. If this is not done, this constitutes good cause for termination of the Application Agreement without notice.
5. **Confidentiality and data protection.** Each party is required to maintain secrecy about all facts that are designated as confidential or can be considered confidential by nature and that it finds out about from the other party in the context of the Application Agreement, and to use these only for the purposes of the Application Agreement, unless the other party has permitted this. Each Participant shall also impose this obligation on the employees and other third parties that it brings in. Each party is required to comply with the applicable data protection laws in its area, but shall support the other if necessary in a reasonable manner.
6. **Applicable law and court of jurisdiction.** Swiss substantive law shall apply, to the exclusion of international private law and the Vienna Convention. The exclusive court of jurisdiction is the city of Zurich, if claims are asserted by SIX.
7. **Reporting Obligations for Invoicing.** The Service User shall provide SIX, at the intervals and in the form specified by SIX, with the information required for the calculation, verification and invoicing of costs payable under the applicable pricing model, including, without limitation, the number of Scopes, as defined in the applicable technical specifications relating to the use of this API Service. SIX may request such information at any time where reasonably required. The Service User shall provide the requested information without undue delay and shall ensure that all information provided is accurate, complete and up to date.

   This reporting obligation does not apply to Service Users with a valid Consent-as-a-Service (CaaS) agreement concluded with SIX.

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Other than this, the conclusion, content, and termination of the respective Application Agreement are governed by the provisions of the Participation Contract bLink Platform, specifically by margin numbers 49, 55–57 and 87 with regard to content.

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Legally Valid Signature

The Participant confirms the correctness and completeness of the information provided in this document with a legally valid signature.

Electronic signatures inserted via DocuSign are equivalent to the written form and are considered formally valid.

Participant

Place, Date

Name	Name
Title	Title
Signature	Signature

Contact information

Postal address

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