Be SHAPING THE FUTURE

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PSR/PSD3: A che punto siamo?

Milano | 28 Novembre

Cinzia Di Bartolo - Be Shaping The Future | parte di Engineering Group

Regulatory Framework: PSD2 *vs* PSR/PSD3 EC's Proposals

ITS	RTS	Opinion	Guideline	OTHER
EBA Register	Passporting	Passport notifications for e-money agents/distributors	PSD2 infringements	Q&A EBA
	Home-Host cooperation	eIDAS certificates	ICT & Security Risk Mgmt	*Regulatory requirements when decided by NCA*
	Central Contact Points	PIS/AIS Obstacles	Major incidents reporting	
	EBA Register	SCA & OB implementation	Fallback Exemption	
	SCA & Open Banking & TMM	SCA elements	Fraud Reporting	
		Migration to SCA for e-commerce card payments	Limited Network Exclusion	
		PSD2	Authorization & Registration	
			Professional indemnity insurance	

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Fraud Reporting ✎	Fraud Reporting ✎	Migration to SCA for e-commerce card payments		
	Limited Network Exclusion ✎			
	Registration, methodology, monetary amount/guarantee ✎			

Split

PSD2

Legenda

✎ Turned into RTS/ITS

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Split

?

PSD2

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	Central Contact Points		Major incidents reporting ?	
	EBA Register			
	SCA & Open Banking & TMM			
Fraud Reporting ✎	*Split* Fraud Reporting ✎	*PSD2*		
	Limited Network Exclusion ✎			
	Registration, methodology, monetary amount/guarantee ✎			

Legenda

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	Central Contact Points		Major incidents reporting ?	
	EBA Register			
	SCA & Open Banking & TMM			
Fraud Reporting ✎ *Split*	Fraud Reporting ✎			
	Limited Network Exclusion ✎	PSD2		
	Registration, methodology, monetary amount/guarantee ✎			
	Safeguarding requirements NEW		Commercial Agent Exclusion NEW	
	Data on access by AISP/PISP to be transmitted by ASPSP to NCA NEW		Payment fraud risk education by PSPs NEW	
Refusal to open/close PI/EMI accounts NEW	PIs' business model criteria NEW		PI/EMI Authorization by NCAs NEW	
	Dedicated API derogation NEW			
	EBA Temporary intervention powers NEW			

Legenda

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NEW New

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	EBA Temporary intervention powers NEW			

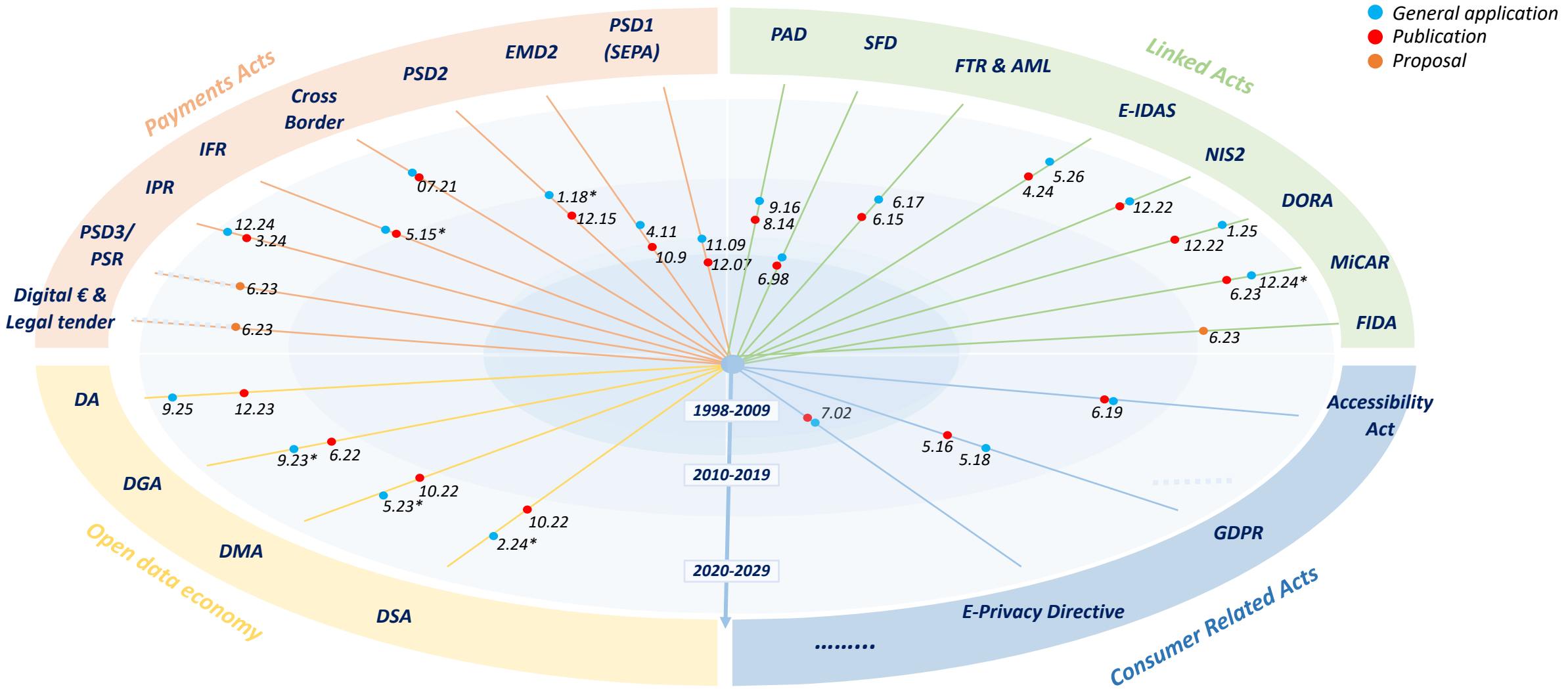
Additional proposals by EU Parliament

More specifications into RTS on SCA & Open Banking regarding standardized information for dashboard, unique identifiers methods, criteria for commercial agent exclusion

Additional proposals by EU Parliament

- Gross Negligence
- Data access for PIS / AIS
- Standardized data for dashboard

Legenda

- Turned into RTS/ITS
- NEW New

Main EC's regulatory initiatives related to payments