

Directive (EU) 2015/2366 of the European Parliament and of the Council of  
25 November 2015 on payment services in the internal market, amending  
Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU)  
No 1093/2010, and repealing Directive 2007/64/EC (Text with EEA relevance)

TITLE I

SUBJECT MATTER, SCOPE AND DEFINITIONS

Article 1	Subject matter
Article 2	Scope
Article 3	Exclusions
Article 4	Definitions

TITLE II

PAYMENT SERVICE PROVIDERS

CHAPTER 1

Payment institutions

Section 1

General rules

Article 5	Applications for authorisation
Article 6	Control of the shareholding
Article 7	Initial capital
Article 8	Own funds
Article 9	Calculation of own funds
Article 10	Safeguarding requirements
Article 11	Granting of authorisation
Article 12	Communication of the decision
Article 13	Withdrawal of authorisation
Article 14	Registration in the home Member State
Article 15	EBA register
Article 16	Maintenance of authorisation
Article 17	Accounting and statutory audit
Article 18	Activities

Section 2

Other requirements

Article 19	Use of agents, branches or entities to which activities are outsourced
Article 20	Liability

Article 21 Record-keeping

### Section 3

#### Competent authorities and supervision

Article 22 Designation of competent authorities  
Article 23 Supervision  
Article 24 Professional secrecy  
Article 25 Right to apply to the courts  
Article 26 Exchange of information  
Article 27 Settlement of disagreements between competent authorities of different Member States  
Article 28 Application to exercise the right of establishment and freedom to provide services  
Article 29 Supervision of payment institutions exercising the right of establishment and freedom to provide services  
Article 30 Measures in case of non-compliance, including precautionary measures  
Article 31 Reasons and communication

### Section 4

#### Exemption

Article 32 Conditions  
Article 33 Account information service providers  
Article 34 Notification and information

## CHAPTER 2

### Common provisions

Article 35 Access to payment systems  
Article 36 Access to accounts maintained with a credit institution  
Article 37 Prohibition of persons other than payment service providers from providing payment services and duty of notification

## TITLE III

### TRANSPARENCY OF CONDITIONS AND INFORMATION REQUIREMENTS FOR PAYMENT SERVICES

#### CHAPTER 1

##### General rules

Article 38 Scope  
Article 39 Other provisions in Union law  
Article 40 Charges for information  
Article 41 Burden of proof on information requirements

Article 42 Derogation from information requirements for low-value payment instruments and electronic money

## CHAPTER 2

### Single payment transactions

Article 43 Scope  
Article 44 Prior general information  
Article 45 Information and conditions  
Article 46 Information for the payer and payee after the initiation of a payment order  
Article 47 Information for payer's account servicing payment service provider in the event of a payment initiation service  
Article 48 Information for the payer after receipt of the payment order  
Article 49 Information for the payee after execution

## CHAPTER 3

### Framework contracts

Article 50 Scope  
Article 51 Prior general information  
Article 52 Information and conditions  
Article 53 Accessibility of information and conditions of the framework contract  
Article 54 Changes in conditions of the framework contract  
Article 55 Termination  
Article 56 Information before execution of individual payment transactions  
Article 57 Information for the payer on individual payment transactions  
Article 58 Information for the payee on individual payment transactions

## CHAPTER 4

### Common provisions

Article 59 Currency and currency conversion  
Article 60 Information on additional charges or reductions

## TITLE IV

### RIGHTS AND OBLIGATIONS IN RELATION TO THE PROVISION AND USE OF PAYMENT SERVICES

## CHAPTER 1

### Common provisions

Article 61 Scope  
Article 62 Charges applicable  
Article 63 Derogation for low value payment instruments and electronic money

## CHAPTER 2

### Authorisation of payment transactions

- Article 64 Consent and withdrawal of consent
- Article 65 Confirmation on the availability of funds
- Article 66 Rules on access to payment account in the case of payment initiation services
- Article 67 Rules on access to and use of payment account information in the case of account information services
- Article 68 Limits of the use of the payment instrument and of the access to payment accounts by payment service providers
- Article 69 Obligations of the payment service user in relation to payment instruments and personalised security credentials
- Article 70 Obligations of the payment service provider in relation to payment instruments
- Article 71 Notification and rectification of unauthorised or incorrectly executed payment transactions
- Article 72 Evidence on authentication and execution of payment transactions
- Article 73 Payment service provider's liability for unauthorised payment transactions
- Article 74 Payer's liability for unauthorised payment transactions
- Article 75 Payment transactions where the transaction amount is not known in advance
- Article 76 Refunds for payment transactions initiated by or through a payee
- Article 77 Requests for refunds for payment transactions initiated by or through a payee

## CHAPTER 3

### Execution of payment transactions

#### Section 1

#### Payment orders and amounts transferred

- Article 78 Receipt of payment orders
- Article 79 Refusal of payment orders
- Article 80 Irrevocability of a payment order
- Article 81 Amounts transferred and amounts received

#### Section 2

#### Execution time and value date

- Article 82 Scope
- Article 83 Payment transactions to a payment account
- Article 84 Absence of payee's payment account with the payment service provider
- Article 85 Cash placed on a payment account
- Article 86 National payment transactions
- Article 87 Value date and availability of funds

### Section 3

#### Liability

Article 88	Incorrect unique identifiers
Article 89	Payment service providers' liability for non-execution, defective or late execution of payment transactions
Article 90	Liability in the case of payment initiation services for non-execution, defective or late execution of payment transactions
Article 91	Additional financial compensation
Article 92	Right of recourse
Article 93	Abnormal and unforeseeable circumstances

### CHAPTER 4

#### Data protection

Article 94	Data protection
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### CHAPTER 5

#### Operational and security risks and authentication

Article 95	Management of operational and security risks
Article 96	Incident reporting
Article 97	Authentication
Article 98	Regulatory technical standards on authentication and communication

### CHAPTER 6

#### ADR procedures for the settlement of disputes

##### Section 1

#### Complaint procedures

Article 99	Complaints
Article 100	Competent authorities

##### Section 2

#### ADR procedures and penalties

Article 101	Dispute resolution
Article 102	ADR procedures
Article 103	Penalties

## TITLE V

## DELEGATED ACTS AND REGULATORY TECHNICAL STANDARDS

Article 104	Delegated acts
Article 105	Exercise of the delegation
Article 106	Obligation to inform consumers of their rights

## TITLE VI

## FINAL PROVISIONS

Article 107	Full harmonisation
Article 108	Review clause
Article 109	Transitional provision
Article 110	Amendments to Directive 2002/65/EC
Article 111	Amendments to Directive 2009/110/EC
Article 112	Amendments to Regulation (EU) No 1093/2010
Article 113	Amendment to Directive 2013/36/EU
Article 114	Repeal
Article 115	Transposition
Article 116	Entry into force
Article 117	Addresses
	Signature

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ANNEX I

## PAYMENT SERVICES (as referred to in point (3) of Article 4)

1. Services enabling cash to be placed on a payment account...
2. Services enabling cash withdrawals from a payment account as well...
3. Execution of payment transactions, including transfers of funds on a...
4. Execution of payment transactions where the funds are covered by...
5. Issuing of payment instruments and/or acquiring of payment transactions.
6. Money remittance.
7. Payment initiation services.
8. Account information services.

## ANNEX II

- (1) [OJ C 224, 15.7.2014, p. 1.](#)
- (2) [OJ C 170, 5.6.2014, p. 78.](#)
- (3) Position of the European Parliament of 8 October 2015 (not yet published in the Official Journal) and decision of the Council of 16 November 2015.
- (4) Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market amending Directives 97/7/EC, 2002/65/EC, 2005/60/EC and 2006/48/EC and repealing Directive 97/5/EC ([OJ L 319, 5.12.2007, p. 1.](#))
- (5) Regulation (EC) No 924/2009 of the European Parliament and of the Council of 16 September 2009 on cross-border payments in the Community and repealing Regulation (EC) No 2560/2001 ([OJ L 266, 9.10.2009, p. 11.](#))
- (6) Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions amending Directives 2005/60/EC and 2006/48/EC and repealing Directive 2000/46/EC ([OJ L 267, 10.10.2009, p. 7.](#))
- (7) Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009 ([OJ L 94, 30.3.2012, p. 22.](#))
- (8) Directive 2011/83/EU of the European Parliament and of the Council of 25 October 2011 on consumer rights, amending Council Directive 93/13/EEC and Directive 1999/44/EC of the European Parliament and of the Council and repealing Council Directive 85/577/EEC and Directive 97/7/EC of the European Parliament and of the Council ([OJ L 304, 22.11.2011, p. 64.](#))
- (9) Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions ([OJ L 123, 19.5.2015, p. 1.](#))
- (10) Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC ([OJ L 176, 27.6.2013, p. 338.](#))
- (11) Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC ([OJ L 331, 15.12.2010, p. 12.](#))
- (12) Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions ([OJ L 372, 31.12.1986, p. 1.](#))
- (13) Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC ([OJ L 182, 29.6.2013, p. 19.](#))
- (14) Directive 2008/48/EC of the European Parliament and of the Council of 23 April 2008 on credit agreements for consumers and repealing Council Directive 87/102/EEC ([OJ L 133, 22.5.2008, p. 66.](#))
- (15) Directive 98/26/EC of the European Parliament and of the Council of 19 May 1998 on settlement finality in payment and securities settlement systems ([OJ L 166, 11.6.1998, p. 45.](#))
- (16) Commission Recommendation 2003/361/EC of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises ([OJ L 124, 20.5.2003, p. 36.](#))
- (17) Directive 2005/29/EC of the European Parliament and the Council of 11 May 2005 concerning unfair business-to-consumer commercial practices in the Internal Market and amending Council Directive 84/450/EEC, Directives 97/7/EC, 98/27/EC and 2002/65/EC of the European Parliament and of the Council and Regulation (EC) No 2006/2004 of the European Parliament and of the Council ([OJ L 149, 11.6.2005, p. 22.](#))
- (18) Directive 2000/31/EC of the European Parliament and the Council of 8 June 2000 on certain legal aspects of information society services, in particular electronic commerce, in the Internal Market ([OJ L 178, 17.7.2000, p. 1.](#))

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*Status: This is the original version (as it was originally adopted).*

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- (19) Directive 2002/65/EC of the European Parliament and the Council of 23 September 2002 concerning the distance marketing of consumer financial services and amending Council Directive 90/619/EEC and Directives 97/7/EC and 98/27/EC (OJ L 271, 9.10.2002, p. 16).
- (20) Directive 2011/83/EU of the European Parliament and of the Council of 25 October 2011 on consumer rights, amending Council Directive 93/13/EEC and Directive 1999/44/EC of the European Parliament and of the Council and repealing Council Directive 85/577/EEC and Directive 97/7/EC of the European Parliament and of the Council (OJ L 304, 22.11.2011, p. 64).
- (21) Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features (OJ L 257, 28.8.2014, p. 214).
- (22) Directive 95/46/EC of the European Parliament and of the Council of 24 October 1995 on the protection of individuals with regard to the processing of personal data and on the free movement of such data (OJ L 281, 23.11.1995, p. 31).
- (23) Regulation (EC) No 45/2001 of the European Parliament and of the Council of 18 December 2000 on the protection of individuals with regard to the processing of personal data by the Community institutions and bodies and on the free movement of such data (OJ L 8, 12.1.2001, p. 1).
- (24) Regulation (EC) No 593/2008 of the European Parliament and of the Council of 17 June 2008 on the law applicable to contractual obligations (ROME I) (OJ L 177, 4.7.2008, p. 6).
- (25) Council Directive 2006/112/EC of 28 November 2006 on the common system of value added tax (OJ L 347, 11.12.2006, p. 1).
- (26) OJ C 369, 17.12.2011, p. 14.
- (27) OJ C 38, 8.2.2014, p. 14.