

National Competent Authorities for the purposes of Regulation (EC) No 924/2009 on cross-border payments in the Community

According to Article 9 of the Regulation (EC) No 924/2009, Member States shall designate the competent authorities responsible for ensuring compliance with the provisions of this law on their territories.




The following information on the competent authorities has been officially notified by the Member States.

If you cannot find the necessary information on this webpage please send an enquiry to:

fisma-b3@ec.europa.eu.

Member State	Name of the authority	Contact details
	Belgium	SPF Economie, PME, Classes moyennes et Energie http://economie.fgov.be/en/index.jsp
	Bulgaria	Bulgarian National Bank www.bnb.bg
	Czech Republic	Czech National Bank www.cnb.cz
		Czech Trade Inspection www.coi.cz/
	Denmark	Finanstilsynet – Danish Financial Services Authority www.ftnet.dk
		Konkurrencestyrelsen – Danish Competition Authority www.ks.dk
	Germany	Deutsche Bundesbank www.bundesbank.de
		Bundesanstalt für Finanzdienstleistungsaufsicht www.bafin.de
	Estonia	Estonian Consumer Protection Board (CPB) www.tka.riik.ee
		Estonian Financial Supervision Authority www.fi.ee
	Ireland	Financial Regulator www.financialregulator.ie
	Greece	Bank of Greece www.bankofgreece.gr
	Spain	Banco de España www.bde.es
	France	Ministère de l'Economie, des Finances et de l'Industrie – Direction Générale de la concurrence, de la consommation et de la répression des fraudes (DGCCRF) www.dgccrf.bercy.gouv.fr
	Croatia	For payment services provided by payment service providers and payment system operators established in the Republic of Croatia: Croatian National Bank www.hnb.hr
		For parties (not mentioned above) providing currency conversion services at an automated teller machine (ATM) or at the point of sale: State Inspector's Office. https://dirh.gov.hr/

	Italy	For payment services provided by payment service providers - Banca d'Italia	www.bancaditalia.it
		For services provided by entities other than payment service providers - Autorità Garante della Concorrenza e del Mercato	www.agcm.it
	Cyprus	For payment services provided by a bank, payment institution and non-cooperative e-money institution: Central Bank of Cyprus	www.centralbank.gov.cy
		For payment services provided by a cooperative credit institution and cooperative e-money institution: Authority for the Supervision and Development of Cooperative Societies	www.cssda.gov.cy
	Latvia	Financial and Capital Market Commission	www.fktk.lv
	Lithuania	Lietuvos Bankas (Central Bank of the Republic of Lithuania)	www.lb.lt
	Luxembourg	Commission de Surveillance du Secteur Financier (CSSF)	www.cssf.lu
	Hungary	Magyar Nemzeti Bank (MNB) - The Central Bank of Hungary	www.mnb.hu
	Malta	Central Bank of Malta	www.centralbankmalta.org
	Netherlands	The Netherlands Authority for the Financial Markets (AFM)	www.afm.nl
	Austria	Finanzmarktaufsicht (FMA)	www.fma.gv.at
	Poland	For payment services provided by payment service providers: Komisja Nadzoru Finansowego (KNF)	www.knf.gov.pl
		For services provided by entities other than payment service providers: Office of Competition and Consumer Protection	www.uokik.gov.pl
	Portugal	National Central Bank – Banco de Portugal	www.bportugal.pt
	Romania	Autoritatea Națională pentru Protecția Consumatorilor (ANPC) – National Authority for Consumer Protection – for consumers	www.anpc.gov.ro
		National Agency of Fiscal Administration – for legal persons	www.anaf.ro
	Slovenia	The Bank of Slovenia	www.bsi.si
	Slovakia	National Bank of Slovakia	www.nbs.sk
	Finland	For payment services provided by payment service providers: Financial Supervisory Authority	www.fin-fsa.fi
		For services provided by entities other than payment service providers: Finnish Consumer Agency (Ombudsman)	www.kuluttajavirasto.fi
	Sweden	Finansinspektionen	www.fi.se

EEA country		Name of the organisation	Web address
	Iceland		
	Liechtenstein		
	Norway		