



## EUROPEAN COMMISSION

FINANCIAL STABILITY, FINANCIAL SERVICES AND CAPITAL MARKETS UNION  
DIRECTORATE-GENERAL  
Regulation and Prudential Supervision of Financial Institutions

### **Second meeting on the implementation of the revised Payment Services Directive (PSD2)**

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27 April 2016 from 10.00 to 16.30  
Conference Centre Albert Borschette, Meeting room 1D  
36 rue Froissart, B-1040 Brussels.

*Morning session 10.00 – 12.30*

#### **1. Welcome**

#### **2. Authorisation and supervision**

- a. General questions on authorisation (Articles 5-22).
- b. Specific questions on authorisation and requirements for PIS and AIS providers (articles 5, 7-9).
- c. Questions on supervision and cooperation (Articles 22-31)
- d. Exemptions (Articles 32 and 33).

#### **3. Access to payment systems (Article 35)**

#### **4. Access to accounts maintained with a credit institution (Article 36)**

*Afternoon session 14.00 - 16.30*

#### **5. Competent authorities, complaints and ADR (Articles 99-103)**

#### **6. Articles 65-67 (Access to payment accounts and handling of credentials/personal data)**

- a. Relationship between authorisation and authentication
- b. Concept of "explicit consent" of the payer in Articles 65 and 66
- c. Interaction between prohibition of storage of sensitive data by TPPs and their burden of proof
- d. Other questions

#### **7. Authentication (Article 97 and 98) – remaining questions**

#### **8. Security measures and incident reporting (Articles 95 and 96)**

#### **9. Transitional period (Article 109)**

#### **10. Possible items for next workshop (23 June 2016)**

#### **11. Closing remarks**