

Guidelines compliance table

EBA/GL/2017/09 Appendix 1

11 July 2017; Date of application –13
January 2018 (updated 4 March 2021)

Guidelines on the information to be provided for the authorisation of payment institutions and e-money institutions and for the registration of account information service providers under Article 5(5) of Directive (EU) 2015/2336

The following competent authorities* comply or intend to comply with the EBA's Guidelines on authorisation and registration under PSD2:

Member State	Competent authority	Complies or intends to comply	Comments
BE	Belgium National Bank of Belgium	Yes	As at 05.02.2019, notification date. The National Bank of Belgium is compliant with these Guidelines by implementing them in national law via the publication of Circular NBB_2018_12 on 29 March 2018. Link to Dutch and French versions of the Circular on the NBB website: https://www.nbb.be/en/articles/circulaire-nbb201812-circulaire-orientations-de-labe-sur-lagrement-detablisements-de
BG	Bulgaria Bulgarian National Bank	Yes	As at 04.2018.
CZ	Czech Republic Czech National Bank	Yes	As at 05.02.2019, notification date.
DK	Denmark Danish Financial Supervisory Authority	Yes	As at 22.01.2019, notification date.

		Competent authority	Complies or intends to comply	Comments
DE	Germany	Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)	Yes	As at 21.12.2017, notification date.
EE	Estonia	Finantsinspeksioon	Yes	As at 25.01.2018, notification date. Please note that according to the national law Payment Institutions and E-money Institutions Act § 17 (2), Finantsinspeksioon may demand the submission of additional information and documents which is not limited to the list of required data given in these guidelines. Therefore, Finantsinspeksioon complies with these guidelines preserving also the possibility to demand the submission of additional information and documents under the Payment Institutions and E-money Institutions Act §17 (2).
IE	Ireland	Central Bank of Ireland	Yes	As at 01.02.2019, notification date..
EL	Greece	Bank of Greece	Intends to comply**	By such time as the necessary legislative and regulatory proceedings have been completed. – still the same
HR	Croatia	Hrvatska narodna banka (Croatian National Bank)	Yes	As of 28.07.2018. National measures necessary for compliance with the Guidelines are: Zakon o platnom prometu (engl. Payment System Act), published in "Narodne novine", no. 66/2018 on 20 July 2018, entered into force on 28 July 2018. Link: https://narodne-novine.nn.hr/clanci/sluzbeni/2018_07_66_1330.html Zakon o elektroničkom novcu (engl. Electronic Money Act), published in "Narodne novine", no. 64/2018 on 18 July 2018, entered into force on 26 July 2018. Link: https://narodne-novine.nn.hr/clanci/sluzbeni/2018_07_64_1304.html
ES	Spain	Banco de España	Yes	As at 24.03.2020, notification date.
FR	France	ACPR	Yes	As at 21.02.2018, notification date.

		Competent authority	Complies or intends to comply	Comments
IT	Italy	Banca d'Italia	Intends to comply**	By 01.09.2019.
CY	Cyprus	Central Bank of Cyprus	Yes	As at 22.04.2019, notification date.
LV	Latvia	Financial and Capital Market Commission (FCMC)	Yes	As at 01.02.2019, notification date. EBA Guidelines are implemented by the FCMC Regulations No 155 of 26 September 2018 Provisions on information and documents to be submitted in order to receive payment institution and electronic money institution licence or registration (https://likumi.lv/ta/id/301982-maksajumu-iestades-un-elektroniskas-naudas-iestades-darbibasatlaujas-sanemsanai-iesniedzamo-dokumentu-un-informacijas-sniegsan)
LT	Lithuania	Bank of Lithuania	Yes	As at 22.01.2019, notification date. Compliance with GL approved by 12 June 2018 Board of the Bank of Lithuania Resolution No 03-100.
LU	Luxembourg	Commission de Surveillance du Secteur Financier (CSSF)	Yes	As at 05.02.2019, notification date.
HU	Hungary	The Central Bank of Hungary	Yes	As at 22.02.2019, notification date. Implementing document: Authorization Guide (Pénzforgalmi szolgáltatások közül kizárólag számlainformációs szolgáltatást nyújtó vállalkozás tevékenységének bejelentése)
MT	Malta	Malta Financial Services Authority	Yes	As at 02.03.2021, notification date. On 31 October 2019, the Malta Financial Services Authority issued revisions to Financial Institutions Rule FIR/01 on Application Procedures and Requirements for Authorisation under the Financial Institutions Act 1994. These revisions were partly affected in order for this Rule's provisions to implement the EBA Guidelines on the information to be provided by applicants intending to obtain authorisation as payment and

		Competent authority	Complies or intends to comply	Comments
				<p>electronic money institutions as well as to register as account information service providers (AISP) under the Payment Service Directive (PSD2) (EBA/GL/2017/09). In implementing such Guidelines, the Authority issued the following Annexes to FIR/01:</p> <p>1. Annex I - Information required from applicants for authorisation as Payments Institutions (PIs)</p> <p>This Annex is being introduced to provide further detail in relation to the application documents to be submitted in accordance with paragraph 34 of FIR/01. It applies to applicants that intend to provide activity (a)-(g) of paragraph 2 of the Second Schedule to the Act or activity (h) of paragraph 2 in combination with other payment services.</p> <p>Link: https://www.mfsa.mt/wp-content/uploads/2019/10/20191031_Annex-I-to-FIR_01.pdf</p> <p>2. Annex II - Information required from applicants for authorisation as Account Information Service Providers (AISPs)</p> <p>This Annex is being introduced to provide further detail in relation to the application documents to be submitted in accordance with paragraph 34 of FIR/01. It applies to applicants for authorisation as AISPs, that is, entities that provide activity (h) of paragraph 2 of the Second Schedule to the Act (account information services) only.</p> <p>Link: https://www.mfsa.mt/wp-content/uploads/2019/10/20191031_Annex-II-to-FIR_01.pdf</p>

		Competent authority	Complies or intends to comply	Comments
				<p>3. Annex III - Information required from applicants for authorisation as Electronic Money Institutions</p> <p>This Annex is being introduced to provide further detail in relation to the application documents to be submitted in accordance with paragraph 34 of FIR/01. It applies to applicants for authorisation as Electronic Money Institutions.</p> <p>Link: https://www.mfsa.mt/wp-content/uploads/2019/10/20191031_Annex-III-to-FIR_01.pdf</p>
NL	Netherlands	De Nederlandsche Bank	Yes	As at 04.03.2019, notification date.
AT	Austria	Austrian Financial Market Authority	Yes	Following the entry into force of the Austrian Payment Services Act 2018 (ZaDiG 2018; Zahlungsdiensteegesetz 2018) on 1 June 2018 our legal basis under national law is now adequate to allow the FMA to declare its full compliance with these Guidelines.
PL	Poland	Komisja Nadzoru Finansowego	Intends to comply**	By the end of the second quarter 2018.
PT	Portugal	Banco de Portugal	Yes	As at 05.02.2019, notification date. These Guidelines are already been applied by Banco of Portugal in the assessment of the authorisation procedures of payment institutions and e-money institutions and in the registration of account information service providers, in accordance with the best supervision practices.
RO	Romania	National Bank of Romania	Intends to comply**	As of the date of entering into force of the law transposing the provisions of the PSD2 (EU) Directive 2015/2366.
SI	Slovenia	Bank of Slovenia	Yes	As at 02.03.2018, notification date. https://www.uradni-list.si/glasilo-uradni-list-rs/vsebina/2018-01-0463?so=2018-01-0463
SK	Slovakia	Národná Banka Slovenska	Yes	As at 05.02.2019, notification date.

		Competent authority	Complies or intends to comply	Comments
FI	Finland	Finanssivalvonta (FIN-FSA)	Yes	As at 15.02.2018, notification date.
SE	Sweden	Finansinspektionen	Yes	As at 28.0.2019, notification date.

EU Institutions – Agencies

ECB	ECB	ECB	Not applicable	
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EEA – EFTA State

IS	Iceland	Fjármálaeftirlitið (Financial Supervisory Authority, Iceland)	Intends to comply**	By such time as the necessary legislative or regulatory proceedings have been completed.- still the same
LI	Liechtenstein	Financial Market Authority Liechtenstein (FMA)	Yes*	Complies with the guidelines as of 1 October 2019.
NO	Norway	The Financial Supervisory Authority of Norway (Finanstilsynet)	Yes *	As at 20.09.2019, notification date.

*The EEA States other than the Member States of the European Union are not currently required to notify their compliance with the EBA's Guidelines. This table is based on information provided from those EEA States on a voluntary basis.

** Please note that, in the interest of transparency, if a competent authority continues to intend to comply after the application date, it will be considered "non-compliant" unless (A) the Guidelines relate to a type of institution or instruments which do not currently exist in the jurisdiction concerned; or (B) legislative or regulatory proceedings have been initiated to bring any national measures necessary to comply with the Guidelines in force in the jurisdiction concerned.

Notes

Article 16(3) of the EBA's Regulations requires national competent authorities to inform us whether they comply or intend to comply with each Guideline or recommendation we issue. If a competent authority does not comply or does not intend to comply it must inform us of the reasons. We decide on a case by case basis whether to publish reasons.

The EBA endeavour to ensure the accuracy of this document, however, the information is provided by the competent authorities and, as such, the EBA cannot accept responsibility for its contents or any reliance placed on it.

For further information on the current position of any competent authority, please contact that competent authority. Contact details can be obtained from the EBA's website www.eba.europa.eu.