

Guidelines on Payment Services Directive Passport Notifications

Implementation on 1 November 2009

[revised: June 2011]

DISCLAIMER:

These Guidelines were drafted in 2009 by an ad hoc working group composed of representatives of competent authorities for the authorisation/supervision of payment institutions in several Member States and submitted afterwards to the Payment Services Directive Transposition Group for information. The Guidelines have been revised to reflect the content of the Guidelines on Electronic Money Directive Passport Notifications (published in June 2011), as applicable to payment services activities.

While the use of the Guidelines is voluntary, all competent authorities appointed under Directive 2007/64/EC are strongly encouraged to use them for passport notification purposes.

While the Commission services participated only as an observer in this working group, it is considered appropriate to publish these Guidelines on the Commission website for reasons of transparency and given the usefulness of this document for any stakeholder. This document, however, does not prejudge the position that the Commission might decide to take on the same matters if developments, including Court rulings, were to lead it to express its views. It does not prejudge the interpretation that the Court of Justice of the European Communities might have on these matters either.

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INTRODUCTION

These Guidelines provide a framework for the co-operation of competent authorities with regard to the implementation of the passport notification provisions of the Payment Services Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 (hereafter referred to as the 'Directive').

In recognition of the need to co-operate and exchange information to ensure an efficient passport notification process for payment institutions, competent authorities are strongly encouraged to use these Guidelines for passport notification purposes.

Competent authority for the purposes of these Guidelines means any authority designated by any EEA State as responsible for the authorisation and/or prudential supervision of payment institutions in their territory, in accordance with Article 20 of the Directive.

Competent authorities agree the annexes to these Guidelines which are comprised of the following:

- i. the standard notification form for freedom to provide services (Annex 1)
- ii. the standard notification form for branch establishment and engagement of an agent located in a host Member State (Annex 2)
- iii. the list of competent authorities for notification purposes (Annex 3)
- iv. the list of national public registers for payment institutions, their agents and branches (Annex 4)
- v. the list of out-of-court complaint bodies (Annex 5)
- vi. the list of competent authorities for handling complaints under Article 82 of the Directive (Annex 6)

PART I – General considerations

1.1. General aims

In accordance with Article 10(9) of the Directive, a payment institution may provide the activities for which it has been authorised, throughout the Community, either through the establishment of a branch or the freedom to provide services, including by engaging an agent.

Competent authorities consider that the adoption of the Directive makes necessary a deepening of their co-operation. In determining these rules of behaviour, the competent authorities intend to uphold practical, pragmatic co-operation between national administrative services for the purpose of:

- facilitating the passport notification process for payment institutions operating within the EEA; and
- examining any practical difficulties which may arise in the application of the Title II provisions of the Directive.

1.2. Co-operation between competent authorities

Co-operation between competent authorities, as a result of the provisions of the Directive, in particular Articles 17, 24 and 25, should lead to genuine dialogue between themselves with a view to promoting a system of notification within the EEA which is as efficient and harmonised as possible.

In this regard, each competent authority should designate a contact point – individual person or relevant department – responsible for the co-ordination of passport notifications, and whose contact details shall be made available to the other authorities (set out in Annex 3 to these Guidelines).

1.3. Mutual assistance and confidentiality

Competent authorities shall provide each other with the fullest mutual assistance in any matters falling within the scope of these Guidelines in accordance with Articles 17, 24 and 25 of the Directive. When receiving confidential information under these Guidelines, they shall treat it in accordance with the professional secrecy provisions under Article 22 of the Directive.

1.4. Scope

These Guidelines deal exclusively with notifications in respect of payment institutions under Articles 17 and 25 of the Directive, and do not extend to the method and means of supervision of payment institutions operating on a cross-border basis.

These Guidelines do not deal with the definition of characteristics of the freedom of establishment and the freedom to provide services.

1.5. Harmonisation of documents used

The competent authorities acknowledge that the analysis of the situation of payment institutions in their respective Member States calls for a variety of methods and practices respecting the fully harmonised provisions of Title II of the Directive. The exchange of best practices would be improved by means of a common terminology and harmonisation of passport notification documents within the scope allowed by national legislation implementing the Directive.

1.6. Update of these Guidelines

Where appropriate, these Guidelines will be updated by the Secretariat of the PSD Working Group located at l'Autorité de Contrôle Prudentiel on the basis of the information received from the competent authorities, to reflect any changes in the content of the Annexes.

The updated Guidelines will be also sent to the European Commission on a periodic basis, to be made available on the relevant area of its website.

PART II – Services of Payment Institutions: Notifications

2.1. Exercise of the right of establishment and freedom to provide services

2.1.1. Contents of the notification made by the competent authority of the home Member State to the competent authority of the host Member State

Article 25 of the Directive requires a payment institution wishing to carry out payment services activities in another Member State to communicate the following information to the competent authority in its home Member State:

- the host Member State in which the payment institution intends to carry out payment services activities;
- the name and head office address of the payment institution;
- the kind of payment services activities it intends to provide in the host Member State,

and additionally, in the case of establishment:

- the address of the proposed branch;
- the names of those responsible for the management of the proposed branch, and
- the organisational structure of the proposed branch (including any additional locations in the host state).

In accordance with Article 17(5), if a payment institution wishes to provide payment services activities in another Member State by engaging an agent, the competent authority of the home Member State shall provide to the competent authority of the host Member State:

- the name and head office address of the payment institution;

- the name and address of the agent;
- the kind of payment services activities the agent intends to provide in the host Member State on behalf of the payment institution,

and additionally, in the case of engaging an agent established in a host Member State:

- the names of those responsible for the management of the proposed agent(s), and
- the organisational structure of the proposed agent in host jurisdiction (NB. a separate organisational structure should be provided for each agent being used).

This does not affect the right of both home and host Member States competent authorities to subsequently request additional information, as necessary for the fulfilment of the competent authority of their supervisory duties, in respect of branch establishment and/or use of an agent. Such requests shall not affect the passporting procedure.

All information shall be written in English or another language accepted by both the respective home and host Member States competent authorities.

2.1.2. Transmission of the notification

This information should be communicated to the competent authority of the host Member State(s) as listed in Annex 3 using the standard notification templates set out in Annexes 1 and 2, as appropriate.

This may be by post, e-mail or other electronic means, depending on whether the competent authorities of the home and host Member States agree to exchange such notifications electronically. Annex 3 contains a list of agreed contact points for competent authorities under the Directive and an indication of whether they have agreed to accept electronic notifications. Even where the competent authority of the host Member State does not accept electronic notification, considering the time constraints provided for in Article 25 of the Directive, any notification regarding branches and agents could be sent by email or fax in order for the competent authority of the host Member State to start its assessment of the project before receiving the original notification by post.

This information must be communicated by the competent authority of the home Member State as soon as it is practicable but no later than one month from its receipt.

2.1.3. Commencement of business

2.1.3.1. Freedom to provide services

Upon communication of the notification by the competent authority of the home Member State to the competent authority of the host Member State, the competent authority of the home Member State shall confirm to the payment institution that such a communication has been made. The payment institution may then provide the notified payment services activities in the host Member State.

The competent authority of the home Member State may then add details of the payment services activities to be carried out in the host Member State(s) – the 'passport' – on the public register in a timely manner.

The competent authority of the host Member State may additionally choose to make the information contained in the notification from the home Member State available on its website.

2.1.3.2. Branch establishment, including the engagement of agents established in a host Member State

Upon the competent authority of the home Member State being provided with all the information required under Article 25 of the Directive, and in the case of engaging an agent, upon having followed Articles 17(1) to (4) of the Directive, it shall inform the competent authority of the host Member State.

The competent authority of the home Member State can henceforth confirm to the payment institution that a communication to the host Member State has been made.

It is recommended that the competent authority of the host Member State acknowledges receipt of the notification to the competent authority of the home Member State in a timely manner.

The competent authority of the host Member State (taking into account any information obtained from another relevant authority, e.g. financial intelligence unit, in that Member State) must then inform the competent authority of the home Member State of any concerns with regards to money laundering or terrorist financing, in connection with the intended establishment of the branch or engagement of the agent, in accordance with Articles 17(6) and 25 of the Directive. This information must be communicated by the competent authority of the host Member State as soon as it is practicable, but no later than one month from receipt by the home competent authority of the notification described in paragraph 2.1.2.

The competent authority of the home Member State shall take any information received in relation to the proposed branch or agent into account, in accordance with Article 17(5) of the Directive.

If, within one month after receipt by the competent authority of the home Member State of all the information required under Article 25 of the Directive, the competent authority of the host Member State does not provide any information, or confirms that it has no relevant information, the competent authority of the home Member State must register the branch or agent in a timely manner.

The competent authority of the host Member State may additionally choose to make the information contained in the notification from the home Member State available on its website.

If the competent authority of the host Member State provides, in accordance with Article 17(6) of the Directive, unfavourable information regarding the agent or branch of the payment institution, the competent authority of the home Member State may decide to register, to refuse to register or to withdraw the registration of the branch or the agent. Such final decision is the responsibility of the competent authority of the home Member State but, in the interests of effective co-operation between competent authorities, full consideration should be given to any opinion expressed by the host authorities. In any event, the competent authority of the home Member State will inform both the competent authority of the host Member State and the payment institution of its decision in a timely manner. (Such information to the competent authority of the host Member State should also include the reasons underlying the decision, where this is in contradiction to the opinion provided by the competent authority of the host Member State.)

2.2. Notification of changes to the information provided in the initial notification

In the light of Article 24 of the Directive, competent authorities agree that any changes to an existing notification made under Article 25 of the Directive, communicated by the payment institution to the competent authority of the home Member State (e.g. addition, reduction, cessation of activities, change of name, revocation of licence, etc.) should be communicated between home and host competent authorities. This will help ensure that details of the services being provided by payment institutions and through their agents across the EEA are maintained and kept up to date as far as is possible, in order to maximise the efficiency of the co-operation between competent authorities.

Notification of such changes should be made as soon as is practicable and no later than one month from the date of receipt by the competent authority of the home Member State and should be based on the notification templates set out in Annexes 1 & 2 as appropriate.

This communication may be done in accordance with paragraph 2.1.2. by post or e-mail, depending on whether the competent authorities of the home and host Member State agree to exchange such notifications electronically. Annex 3 contains a list of agreed contact points for competent authorities under the Directive, and an indication of whether they have agreed to accept electronic notifications whether, for example, by PDF attachment, or 'electronic signature' etc.

Communication of changes to 'static data' (e.g. change of name or address) may be made by simple letter or email.

Annex 1 – STANDARD NOTIFICATION FORM FOR FREEDOM TO PROVIDE SERVICES

Direct line:

Local fax:

Email:

[Date]

Our Ref:

Dear

Notification in accordance with Article 25 of the Payment Services Directive (2007/64/EC)

In accordance with Article 25 of the Payment Services Directive (2007/64/EC), I am writing to notify you that on [DATE], [**Name of PI**], a payment institution authorised by [competent authority of the home Member State], notified its intention [to undertake the activities listed in the attached schedule for the first time under the freedom to provide services/to widen or reduce the scope of the activities previously notified under the freedom to provide services].

If you have any queries, please do not hesitate to contact me.

Yours sincerely,

[Signatory details]

SCHEDULE TO NOTIFICATION DATED [Date of letter] PURSUANT TO ARTICLE 25 OF THE PAYMENT SERVICES DIRECTIVE – FREEDOM TO PROVIDE SERVICES

Type of notification: [e.g. first time / change of services]

Notification reference: [home Member State ref]

Date of receipt by the home authority [date]

Member State in which PI intends to operate: [host Member State]

Payment institution: [name and registration number of PI]

Address: [address]

Telephone number: [tel.no]

Email: [email]

Contact: [name]

Home state: [home Member State]

Authorisation status: authorised by [home Member State competent authority]

Date from which payment services will be provided: [date]

Payment services to be provided:

- 1. Services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account.
- 2. Services enabling cash withdrawals from a payment as well as all the operations required for operating a payment account.
- 3. Execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider:
 - execution of direct debits, including one-off direct debits
 - execution of payment transactions through a payment card or a similar device
 - execution of credit transfers, including standing orders
- 4. Execution of payment transactions where the funds are covered by a credit line for a payment service user:*¹
 - execution of direct debits, including one-off direct debits
 - execution of payment transactions through a payment card or a similar device
 - execution of credit transfers, including standing orders
- 5. Issuing and/or acquiring of payment instruments*¹
- 6. Money remittance

7. Execution of payment transactions where the consent of the payer to execute a payment transaction is given by means of any telecommunication, digital or IT device and the payment is made to the telecommunication, IT system or network operator, acting only as an intermediary between the payment service user and the supplier of the goods and services.*¹

¹ including granting credits in accordance with the rules provided for in Article 16(3) of the Directive

- yes no

Annex 2 – STANDARD NOTIFICATION FORM FOR BRANCH ESTABLISHMENT OR ENGAGEMENT OF AN AGENT LOCATED IN A HOST MEMBER STATE

Direct line:

Local fax:

Email:

PREVIOUSLY SENT BY EMAIL / BY FAX DATED [DATE]

[Date]

Our Ref:

Dear

Notification in accordance with Article 17 / or Article 25 of the Payment Services Directive (2007/64/EC)

In accordance with [Article 25 or Article 17] of the Payment Services Directive (2007/64/EC), I am writing to notify you that on [date] **[Name of PI]**, a payment institution authorised by the [competent authority of the home Member State], notified us that it intends to [establish a branch] / [engage (an) agent(s) located in [host Member State]] to carry out the activities listed in the attached schedule / intends to widen or reduce the scope of the activities previously notified for its branch/agent(s) in [host Member State].

We would be grateful if you could acknowledge receipt of this notification.

If you have any concerns in relation to the branch/agent(s), in accordance with Article 17(6) of Directive 2007/64/EC, please confirm these in writing as soon as practicable and no later than [DATE = one month after receipt of the notification by the competent authority of the home Member State]. If no response is received within this timeframe, we will assume that you are content with these aspects of the notification.

Yours sincerely,

[Signatory details]

SCHEDULE TO NOTIFICATION DATED [Date of letter] PURSUANT TO ARTICLE 17 / OR ARTICLE 25 OF THE PAYMENT SERVICES DIRECTIVE – BRANCH ESTABLISHMENT* AND/OR ENGAGEMENT OF AN AGENT* LOCATED IN A HOST MEMBER STATE
(* delete as appropriate)

Type of notification: [e.g. first time / additional services]

Notification reference: [home Member State ref]

Date of receipt by the home authority [date]

Member State in which branch/ agent is to be established: [host Member State]

Payment institution: [name of PI]

Address: [home address]

Telephone number: [tel.no]

Contact: [name + email address]

Home State: [home Member State]

Authorisation status: authorised by [home Member State competent authority]

Date from which branch/agent is to be established: [upon host Member State acknowledgement expected by XX/specific date]

Branch/agent address: [branch / agent address]

Persons responsible for Management of the branch/agent: [names]

Payment services to be provided:

- 1. Services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account.
- 2. Services enabling cash withdrawals from a payment as well as all the operations required for operating a payment account.
- 3. Execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider:
 - execution of direct debits, including one-off direct debits
 - execution of payment transactions through a payment card or a similar device
 - execution of credit transfers, including standing orders
- 4. Execution of payment transactions where the funds are covered by a credit line for a payment service user:
 - execution of direct debits, including one-off direct debits*¹
 - execution of payment transactions through a payment card or a similar device
 - execution of credit transfers, including standing orders

- 5. Issuing and/or acquiring of payment instruments*¹
- 6. Money remittance
- 7. Execution of payment transactions where the consent of the payer to execute a payment transaction is given by means of any telecommunication, digital or IT device and the payment is made to the telecommunication, IT system or network operator, acting only as an intermediary between the payment service user and the supplier of the goods and services*¹

¹ including granting credits in accordance with the rules provided for in Article 16(3) of the Directive

yes no

Organisational structure

Requirement	Response*
<p>a) Full description of the branch's/agent's structural organisation (number of business units/premises; initial number of anticipated employees; organisational chart, showing both functional and legal reporting lines) and how the branch/agent fits into the corporate structure of the group</p> <p>b) Full description of the intended use of agents if applicable (in case of a branch's notification)</p> <p>c) Full description of outsourcing arrangements</p> <p>d) Full description of participation or intention to participate in a national or international payment system</p> <p>e) Full details of the anti-money laundering procedures to be adopted by the branch or agent(s) in the host Member State</p> <p>f) Full details of the links with internal control system of the payment institution</p>	

* The space provided in the Response column is simply a prompt, and not necessarily indicative of the level of detail to be provided by the payment institution.

Annex 3 – LIST OF COMPETENT AUTHORITIES FOR NOTIFICATION OF CROSS-BORDER SERVICES AND ESTABLISHMENT

Member State	Competent authority	e-mail notification accepted	
		Freedom to provide services	Right of establishment
Austria	Financial Market Authority Otto-Wagner-Platz 5 AT-1090 Vienna Austria Tel. +43 1 249591207 Fax +43 1 249591299 Email: passportnotifications@fma.gv.at Web: www.fma.gv.at	yes	yes
Belgium	National Bank of Belgium Boulevard de Berlaimont 14 BE-1000 Brussels Belgium Tel. +32 2 2212111 Fax Email: enotification.passporting@nbb.be Web: www.nbb.be	yes	yes
Bulgaria	Bulgarian National Bank Knyaz Alexander I-st Sq N°1 BG-Sofia 1000 Bulgaria Tel. +359 2 91451924 Fax +359 2 91451363 Email: psd_passport_notifications@bnbank.org Web: www.bnb.bg	yes	no
Cyprus	Central Bank of Cyprus Banking Supervision and Regulation Division 80 Kennedy Avenue P. O. Box 25529 CY-1395 Nicosia Cyprus Tel. +357 22714100 Fax +357 22378152 Email: passport.notifications@centralbank.gov.cy Web: www.centralbank.gov.cy		

Czech Republic	<p>Czech National Bank Na Příkopě 28 CZ-11503 Prague 1 Czech Republic</p> <p>Tel. +420 224412616 Fax +420 224412572 Email: passport.psd@cnb.cz Web: www.cnb.cz</p>	yes	no
Denmark	<p>The Danish Financial Supervisory Authority Aarhusgade 115 DK-2100 Copenhagen Denmark</p> <p>Tel. +45 33558282 Fax +45 33558200 Email: Web: www.dfsa.dk</p>	yes	yes
Estonia	<p>Estonian Financial Supervision Authority Sakala 4 EE-15030 Tallinn Estonia</p> <p>Tel. +372 6680500 Fax +372 6680501 Email: Web: www.fi.ee</p>		
Finland	<p>Financial Supervisory Authority PO Box 159 FI-00101 Helsinki Finland</p> <p>Tel. +358 10 83151 Fax +358 10 8315328 Email: fin-fsa.notifications@bof.fi Web: www.finanssivalvonta.fi</p>		
France	<p>Autorité de Contrôle prudentiel 61, rue Taitbout FR-75436 Paris Cedex 09 France</p> <p>Tel. +33 1 42922092 Fax +33 1 42922170 Email: passport.notifications@banque-france.fr Web: www.banque-france.fr/acp/index.htm</p>	yes	no
Germany	<p>Bundesanstalt für Finanzdienstleistungsaufsicht Graurheindorfer Str. 108 DE-53117 Bonn Germany</p> <p>Tel. +49 228 41080 Fax +49 228 41081550 Email: passport.paymentinstitutions@bafin.de Web: www.bafin.de</p>	yes	no

Greece	Bank of Greece 21 E. Venizelos Avenue EL-102 50 Athens Greece Tel. +30 210 3201111 Fax +30 210 3232239 Email: Web: www.bankofgreece.gr	yes	no
Hungary	Hungarian Financial Supervisory Authority Krisztina krt. 39 HU-1013 Budapest Hungary Tel. +36 1 4899100 Fax +36 1 4899102 Email: single.passport@pszaf.hu Web: www.pszaf.hu	yes	no
Iceland	Fjármálaeftirlitid (Financial Supervision Authority) Sudurlandsbraut 32 IS-108 Reykjavík Iceland Tel. +354 5252700 Fax +354 252727 Email: Web: www.fme.is		
Ireland	Central Bank of Ireland (Investment Service Providers Supervision Department) Block D Iveagh Court Harcourt Road IE-Dublin 2 Ireland Tel. +353 1 2244000 Fax +353 1 4782198 Email: isps.notifications@financialregulator.ie Web: www.centralbank.ie	yes	yes
Italy	Banca d'Italia Via Nazionale, 187 IT-00184 Roma Italy Tel. +39 06 47924525 / 5768 Fax +39 06 47925110 Email: rea.costituzioni@bancaditalia.it Web: www.bancaditalia.it	yes (in pdf – or equivalent – format with the visible signature of the home country)	yes
Latvia	The Financial and Capital Market Commission Kungu street 1 LV-1050 Riga Latvia Tel. +371 6 7774800 Fax +371 6 7225755 Email: single.passport@fktk.lv Web: www.fktk.lv	yes	yes

Liechtenstein	<p>Financial Market Authority Heiligkreuz 8 PO Box 684 LI-9490 Vaduz Liechtenstein</p> <p>Tel. +423 2367373 Fax +423 2367374 Email: Web: www.fma-li.li</p>		
Lithuania	<p>Bank of Lithuania (Credit Institutions Supervision Department) 14 Jogailos St LT-01116 Vilnius Lithuania</p> <p>Tel. +370 2680500 Fax +370 2615665 Email: passport.notifications@lb.lt Web: www.lb.lt</p>	yes	no
Luxembourg	<p>Commission de Surveillance du Secteur Financier (CSSF) 110, route d'Arlon LU-2991 Luxembourg Luxembourg</p> <p>Tel. +352 26251297 Fax +352 26251601 Email: direction@cssf.lu Web: www.cssf.lu</p>		
Malta	<p>Malta Financial Services Authority Banking Unit Notabile Road MT-BKR 3000 Attard Malta</p> <p>Tel. +356 25485174 Fax +356 21449234 Email: bu@mfsa.com.mt Web: www.mfsa.com.mt</p>	yes	yes
Netherlands	<p>De Nederlandsche Bank NV Expert Centre for Market Access P.O. Box 98 NL-1000 AB Amsterdam Netherlands</p> <p>Tel. +31 20 5249111 (information desk DNB) Fax +31 20 5241882 Email: passport.notifications@dnb.nl Web: www.dnb.nl</p>	yes	no

Norway	<p>Finanstilsynet Revierstredet 3 PO Box 1187 Sentrum NO-0107 Oslo Norway</p> <p>Tel. +47 22939800 Fax +47 22630226 Email: post@finansstilsynet.no Web: www.finanstilsynet.no</p>		
Poland	<p>Financial Supervision Authority¹ (Komisja Nadzoru Finansowego) Plac Powstańców Warszawy 1 PL-00-950 Warszawa Poland</p> <p>Tel. Fax Email: Web: www.knf.gov.pl</p>		
Portugal	<p>Banco de Portugal Rua do Comércio, 148 PT-1100-150 Lisboa Portugal</p> <p>Tel. +351 21 3130987 Fax Email: Web: www.bportugal.pt</p>		
Romania	<p>National Bank of Romania 25 Lipscani Street RO-030031 Bucharest (Sector 3) Romania</p> <p>Tel. +40 21 3070210, ext. 1437 Fax +40 21 3124823 Email: adrian.costea@bnro.ro Web: www.bnro.ro</p>	yes	no
Slovakia	<p>The National Bank of Slovakia Imricha Karvaša 1 SK-813 25 Bratislava Slovakia</p> <p>Tel. +421 2 57872865 Fax +421 2 57871176 Email: passport.psd@nbs.sk Web: www.nbs.sk</p>	yes	no

¹ Pending formal adoption of the PSD implementing law by the Republic of Poland.

Slovenia	<p>Banka Slovenije (Payment and Settlement Systems Department) Slovenska cesta 35 SI-1505 Ljubljana Slovenia</p> <p>Tel. +386 1 4719565 Fax +386 1 4719725 Email: passport.paymentinstitutions@bsi.si Web: www.bsi.si</p>	yes	no
Spain	<p>Banco de España Alcala 48 ES-28014 Madrid Spain</p> <p>Tel. +34 91 3385000 Fax +34 91 5310059 Email: Web: www.bde.es</p>		
Sweden	<p>Finansinspektionen (Licences and Legal Affairs Department) PO Box 6750 SE-113 85 Stockholm Sweden</p> <p>Tel. +46 8 7878000 Fax +46 8 241335 Email: Web: www.fi.se</p>		
United Kingdom	<p>The Financial Services Authority (FSA) (Passport Notification Unit) 25 The North Colonnade Canary Wharf UK-London E14 5HS United Kingdom</p> <p>Tel. +44 20 70661000 Fax +44 20 70669798 Email: passport.notifications@fsa.gov.uk Web: www.fsa.gov.uk</p>	yes	yes

**Annex 4 – LIST OF NATIONAL PUBLIC REGISTERS FOR PAYMENT INSTITUTIONS
(ARTICLE 13)**

Member State	Name of the organisation	Website address
Austria	Financial Market Authority	www.fma.gv.at
Belgium	National Bank of Belgium	www.nbb.be
Bulgaria	Bulgarian National Bank	www.bnb.bg
Cyprus	Central Bank of Cyprus	www.centralbank.gov.cy
Czech Republic	Czech National Bank	www.cnb.cz/cnb/JERRS.WEB07.INTRO_PAGE
Denmark	Finanstilsynet	www.dfsa.dk
Estonia		
Finland		
France	Autorité de Contrôle prudentiel	www.banque-france.fr/fr/supervi/agrement/popetscred/1i.htm
Germany	Bundesanstalt für Finanzdienstleistungsaufsicht	www.bafin.de
Greece	Bank of Greece	www.bankofgreece.gr
Hungary	Hungarian Financial Supervisory Authority	www.pszaf.hu/bal_menu/piaci_szereplok/nyilvantartasok Pénzforgalmi intézmények
Iceland		
Ireland	Central Bank of Ireland	http://registers.financialregulator.ie/downloadspage.aspx
Italy	Banca d'Italia	www.bancaditalia.it
Latvia	The Financial and Capital Market Commission	www.fktk.lv
Liechtenstein		
Lithuania	Bank of Lithuania	www.lb.lt
Luxembourg	Commission de Surveillance du Secteur Financier	www.cssf.lu
Malta	Malta Financial Services Authority	www.mfsa.com.mt
Netherlands	De Nederlandsche Bank NV	www.dnb.nl/en/about-dnb/consumers-and-dnb/consumers-and-supervision/registers/index.jsp
Norway	Finanstilsynet	www.finanstilsynet.no
Poland	Financial Supervision Authority (Komisja Nadzoru Finansowego)	www.knf.gov.pl
Portugal	Banco de Portugal	www.bportugal.pt
Romania	National Bank of Romania	www.bnro.ro

Slovakia	National Bank of Slovakia	www.nbs.sk
Slovenia	Banka Slovenije	www.bsi.si
Spain	Banco de España	www.bde.es
Sweden	Finansinspektionen	www.fi.se
United Kingdom	Financial Services Authority	http://www.fsa.gov.uk/register

Annex 5 – LIST OF OUT-OF-COURT COMPLAINT BODIES IN ACCORDANCE WITH ARTICLE 83 OF THE PSD

Member State	Name of the organisation	Web address	Out-of-court settlements
Austria			
Belgium	Service de Médiation Banques-Crédit-Investissements Rue Belliard 15-17, Box 8 BE-1000 Bruxelles Tel. +32 2 5457770 Fax +32 2 5457779 Email: ombudsman@ombfin.be	www.ombfin.be	
Bulgaria	Conciliation Commission on Payment Disputes Commission for Consumer Protection Slaveikov Sq N°4°, Fl 3, Room 303 BG-Sofia 1000 Tel. +359 2 9330577 Fax +359 2 9884218 Email:	www.kzp.bg	
Cyprus			
Czech Republic	Czech Financial Arbitrator Washingtonova 25 CZ-110 00 Praha 1 Tel. +420 221 674600 Fax +420 221 674666 Email: arbitr@finarbitr.cz	www.finarbitr.cz	yes
Denmark			
Estonia			
Finland			
France	Comité de la médiation bancaire	www.banque-france.fr/	
Germany	Schlichtungsstelle bei der Deutschen Bundesbank Taunusanlage 5 DE-60329 Frankfurt am Main Tel. +49 69 23881907 Fax +49 69 23881919 Email: schlichtung@bundesbank.de	www.bundesbank.de	yes
Greece			
Hungary	Budapesti Békéltető Testület	www.ofe.hu/inet/ofe/hu/menu/bekeltetes.html	yes
Iceland			

Ireland	Financial Services Ombudsman 3rd Floor, Lincoln House Lincoln Place IE-Dublin 2 Tel. +353 1 6620899 Fax Email: enquiries@financialombudsman.ie	www.financialombudsman.ie	yes
Italy	Banca d'Italia		
Latvia	Ombudsman of the Association of Latvian Commercial Banks Perses street 9/11 LV-1011 Riga Tel. +371 6 7284562 & +371 6 7284561 Fax +371 6 7828170 Email: aivars@bankasoc.lv	www.bankasoc.lv	yes
Liechtenstein			
Lithuania	State Consumer Rights Protection Authority 25 Vilniaus St LT-01402 Vilnius Tel. +370 2626751 Fax +370 2615665 Email: tarnyba@nvtat.lt	www.nvtat.lt	yes
Luxembourg	Commission de Surveillance du Secteur Financier 110, route d'Arlon LU-2991 Luxembourg	www.cssf.lu	yes
Malta	Consumer Complaints Manager/ Malta Financial Services Authority Consumer Claims Tribunal Malta Arbitration Centre	www.mfsa.com.mt/consumer N/A www.mac.com.mt	yes yes yes
Netherlands	KIFID Bordewijklaan 38 NL-2591 XR The Hague P.O.Box 93257 NL_2509 AG The Hague Netherlands Tel. +31 70 3338999	www.kifid.nl	
Norway	Finansklagenemnda (The Complaints Board for Consumers in banking, finance and mutual fund matters) P.O.Box 53, Skøyen NO-0212 Oslo Norway Tel. +47 23131960 Fax +47 23131970	www.bankklagenemnda.no	yes
Poland			
Portugal			
Romania			

Slovakia	The National Bank of Slovakia Financial Client Protection Section Imricha Karvaša 1 SK-81325 Bratislava Slovakia Tel. +421 2 57873434 Fax +421 2 57871118 Email: webmaster@nbs.sk	www.nbs.sk	
Slovenia	Settlement Council at the Bank Association of Slovenia for administrative out-of-court dispute settlement between banks and clients (Poravnalni svet pri Združenju bank Slovenije za zunajsodno reševanje sporov med stranko in banko)	www.zbs-giz.si	yes
Spain	Banco de España Servicio de reclamaciones	www.bde.es	
Sweden	Swedish National Board for Consumer Complaints (Allmänna Reklamationsnämnden)	www.arn.se	
United Kingdom	Financial Ombudsman Service South Quay Plaza 183 Marsh Wall UK-London E14 9SR Tel. +44 20 79641000 Email: complaint.info@financial-ombudsman.org.uk	www.financial-ombudsman.org.uk	yes

Annex 6 – LIST OF COMPETENT AUTHORITIES FOR HANDLING COMPLAINTS CONCERNING THE RELATIONSHIP PAYMENT INSTITUTIONS / CLIENTS (ARTICLE 80)

Member State	Name of the organisation
Austria	Financial Market Authority www.fma.gv.at
Belgium	SPF Economie Direction générale du Contrôle et de la Médiation Bd Simon Bolivar 30, BE-1000 Bruxelles Tel. +32 2 2775485, fax +32 2 2775452 Email: eco.inspec.fo@economie.fgov.be
Bulgaria	Bulgarian National Bank www.bnb.bg
Cyprus	For payment services provided by a bank, a 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/cssda/cssda.nsf/DMLindex_en/DMLindex_en?OpenDocument
Czech Republic	Czech National Bank www.cnb.cz
Denmark	Consumer Ombudsman www.forbrug.dk Danish Financial Services Authority www.dfsa.dk
Estonia	
Finland	
France	Direction générale de la concurrence, de la consommation et de la répression des fraudes www.dgccrf.bercy.gouv.fr
Germany	Bundesanstalt für Finanzdienstleistungsaufsicht www.bafin.de
Greece	
Hungary	Penzügyi Szervezetek Állami Felügyelete www.pszaf.hu Gazdasági Versenyhivatal www.gvh.hu/gvh/alpha
Iceland	
Ireland	Consumer Protection Codes Central Bank of Ireland P.O.Box 9138, College Green IE-Dublin 2, Ireland www.financialregulator.ie/processes/consumer-protection-code/pages/codes-of-conduct.aspx

Italy	
Latvia	The Financial and Capital Market Commission www.ftkk.lv Consumer Rights Protection Centre of Latvia www.ptac.gov.lv
Liechtenstein	
Lithuania	State Consumer Rights Protection Authority www.nvtat.lt
Luxembourg	Commission de Surveillance du Secteur Financier www.cssf.lu
Malta	Malta Financial Services Authority, Consumer Complaints Manager www.mfsa.com.mt/consumer
Netherlands	The Netherlands Authority for the Financial Markets (AFM) www.afm.nl
Norway	Finansklagenemnda (The Complaints Board for Consumers in banking, finance and mutual fund matters) Tel. +47 23131960, fax +47 23131970 www.bankklagenemnda.no
Poland	Polish Financial Services Authority www.knf.gov.pl
Portugal	Banco de Portugal www.bportugal.pt
Romania	National Authority for Consumer Protection www.anpc.ro
Slovakia	National Bank of Slovakia www.nbs.sk
Slovenia	Banka Slovenije www.bsi.si
Spain	Banco de España www.bde.es
Sweden	Swedish National Board for Consumer Complaints (Allmänna Reklamationsnämnden) www.arn.se
United Kingdom	The Financial Services Authority (FSA) www.fsa.gov.uk