

Regulatory & Market Map

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| Regulatory Layer | European Parliament Ultimately Scrutinises & Approves Legislation | | | |
| | European Commission | | | |
| | EBA European Banking Authority | | EUROPEAN CENTRAL BANK | |
| | Regulatory Texts relevant to PSD2 Access to Account | Revised Payments Services Directive (PSD2) | RTS for Strong Customer Authentication & Common & Secure Communications Under PSD2 | |
| | | Regulation on Electronic Identification & Trust Services (eIDAS) | Guidelines on the conditions to be met to benefit from an exemption from contingency measures under Article 33(6) of Regulation (EU) 2018/389 | |
| Credit Institution Directive (CRD) | | Other PSD2 Mandates for RTS, ITS, & Regulatory Guidelines | | |
| Guidance, Fora, & Other Information | General Participation at Conferences & Fora, to the right | <ul style="list-style-type: none"> EBA Opinion on the RTS on CSC & SCA EBA Opinion on eIDAS Certificates EBA Common Rulebook EBA API-WG Documents EBA Register of Credit Institutions EBA Register of Payment Institutions | Euro Retail Payment Board: <ul style="list-style-type: none"> ERPB PIS WG Report 11/17 ERPB PIS WG Report 06/18 | |
| National Parliaments <ul style="list-style-type: none"> 31 National Competent Authorities 31 National Registers 31 transpositions of PSD2 | | | | |
| Standardisation & Harmonisation Initiatives | European PSD2 Harmonisation Initiatives OBE Directory / OBE Resources Page | | European Telecom Standards Institute (ETSI) TS 119 495: PSD2 Qualified Certificate Standard | |
| | API Harmonisation / Standardisation / Framework Initiatives | | | |
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| Service Providers | Infrastructure Providers offering services to the Market Participants Some are bank owned & providing national or regional solutions (in particular Luxembourg, Spain, Portugal, Italy, as well as some cross-Nordic providers). Some are pan-European and can be found at most financial industry trade fairs explaining what they do. Some are NOT payments related, but API gateway specialists. | | | |
| Payment Service Providers | ASPSPs & TPPs, either of which can be Credit Institutions, Payment Institutions, or Electronic Money Institutions Different sets of Associations at a working at a European or a National Level, most of which have workstreams & opinion papers & guidance. <i>European Banking Federation, European Banking Association, European Payments Council, Fdata, Fintech Alliance, EPIF & many more</i> | | | |
| Payment Service Users | Consumers, Merchants, Corporates, Governments, Ministries, Hospitals | | | |

Please note that this map is not intended to be definitive & we are happy to hear of any errors or omissions which we will consider for implementation. Please email us at info@openbankingeuropa.eu