



Pursuant to Article 47 paragraph 1 item 6 of the Law on the National Bank of the Republic of North Macedonia (Official Gazette of the Republic of Macedonia No. 158/10, 123/12, 43/14, 153/15, 6/16, 83/18 and Official Gazette of the Republic of North Macedonia No. 110/21 and No. 74/24), Article 124 paragraph 7 and Article 125 paragraph 3 of the Law on Payment Services and Payment Systems (Official Gazette of the Republic of North Macedonia No. 90/22 and 64/24), in conjunction with Article 79 and 80 of the Law amending the Law on Payment Services and Payment Systems (Official Gazette of the Republic of North Macedonia No. 64/24), the National Bank of the Republic of North Macedonia Council has adopted the following

**DECISION**  
**on amending the Decision on**  
**requirements for strong customer authentication**  
**and**  
**common, secure and open standards of communication**

1. In the Decision on requirements for strong customer authentication and common, secure and open standards of communication (Official Gazette of the Republic of North Macedonia No. 12/23), item 67 shall be amended and read as follows:

“The payment service providers that by 31 December 2022 failed to establish strong consumer authentication when the payer initiates an electronic payment transaction, shall be required to establish it, not later than 1 October 2024.

As an exception to paragraph 1 of this item, where a payer initiates an electronic card-based payment transaction at the remote points of sale, payment service providers shall establish strong customer authentication, not later than 1 March 2026.

The payment service providers that failed to comply their operations with the requirements of Section VI of this Decision shall comply their operations with the requirements of Section VI of this Decision not later than 1 March 2026.

Until payment service providers comply their operations with the deadline set in paragraph 3 of this item, account servicing payment service providers shall:

- make available a testing facility and support, for connection and functional testing of dedicated interface in accordance with item 40 of this Decision and evidence of compliance with the requirements regarding the design of the dedicated interface and aggregated test results, in accordance with Annex no. 6, enclosed in this decision, at least five months before the date for compliance referred to in paragraph 3 of this item;
- submit report that the dedicated interface does not create obstacles to the provision of payment initiation and account information services, at least two months before the date for their operation compliance referred to in paragraph 3 of this item;
- submit summary of the results of the resilience stress-testing, as well as specify how the identified weaknesses have been solved, at least one month before the date of their compliance referred to in paragraph 3 of this item.”

2. This decision shall enter into force on the eighth day of its publication in the Official Gazette of the Republic of North Macedonia.

**No. 02-23460/7**  
**26 June 2024**  
**Skopje**

**Anita Angelovska Bezhoska**  
**Governor and Chairperson**  
**of the Council of the National Bank**  
**of the Republic of North Macedonia**