

11th Conference on Payments
and Market Infrastructures

Let's Get Digital

PSD2 Strikes Back



Let's Get Digital

▶ 1st & 2nd Working Group

- ▶ PSD2 (target group: participants from central banks and regulators)
- ▶ PSPs, new competition, bank openness, resilience of PSPs (target group: participants from banks and FinTech)



Nothing SEXY happens without Regulation

- ▶ Oversight vs Supervision
- ▶ Improved approaches to licensing
 - ▶ Do we need it?
- ▶ Re-licensing from PSD1 to PSD2

Nothing SEXY happens without Regulation

- ▶ Authorization vs Registration
- ▶ Registration -Account Information
- ▶ Sand-boxes

Consumer Consent - Is it a “Hotel California” Scenario?

- ▶ RTS
- ▶ Communication & collaboration
- ▶ APIS, Account Information Services, ...
- ▶ EBA and API

Thank You !

