

Question ID	2019_4650
Status	Final Q&A
Legal act	Directive 2015/2366/EU (PSD2)
Topic	Central register of the EBA
Article	Article 15
Paragraph	-
Subparagraph	-
COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations	Regulation (EU) 2019/411 - RTS on EBA register under PSD2
Article/Paragraph	Article 9 , Article 17(1) Article 15(1)f
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Disclose name of institution / entity	No
Type of submitter	Consultancy firm
Subject matter	EBA register providing a list of third party providers (TPPs)
Question	<p>1° Does the EBA register under PSD2 provide a list of third party providers (TPPs)?</p> <p>2° If yes :</p> <p>2.1 Could you provide a procedure to get a TPP list?</p> <p>2.2 Should we filter on services 5 (Payment Initiation Service Provider (PISP) / Card Based Payment Instrument Issuer (CBPII) use case), 7 Account Information Service Provider (AISP) and 8 Payment Initiation Service Provider (PISP) to get the complete list of TPP?</p> <p>2.3 Agents can also provide services 5a, 7 and 8: In the downloadable JSON file, it is possible to find agents who are mandated by PSPs; however, the services offered by these agents are not indicated. Are the agents mandated by a PSP providing services 5A, 7 and 8 to be included in the TPP list?</p> <p>2.4 is the registry downloadable automatically? If yes, how?</p>
Background on the	Use of the central register by the ASPSP under PSD2 and interpretation of

question	Regulation (EU) 2019/411 - RTS on EBA register under PSD2Q2.2 – Reference to Article 15/1/f of the RTSQ2.2 Reference to Article 9 of the RTSQ2.4 Reference to Article 17/1 of the RTS
EBA answer	<p>Article 15 of Directive 2015/2366/EU (PSD2) requires the EBA to develop, operate and maintain an electronic central register that contains information as notified by competent authorities. This central register contains information of all payment institutions and electronic money institutions.</p> <p>The Commission Implementing Regulation (EU) 2019/410 specifies in the Annex to the Implementing Regulation the information available for each type of institution that should be available on the central register, which includes the payment services provided. Therefore, a user of the register can find all institutions authorised or registered under PSD2 and/or Directive 2009/110/EC (Electronic Money Directive, or EMD) that provide the payment services ‘issuing of payment instruments’, ‘payment initiation services’ and/or ‘account information services’ as listed in items 5, 7 and 8 of Annex I to PSD2.</p> <p>However, as highlighted in paragraphs 23-26 of the Final report on the final draft RTS and ITS on EBA Register under PSD2 (EBA-RTS-2017-10) (EBA-ITS-2017-07), credit institutions are entitled to provide the whole range of payment services, including ‘issuing of payment instruments’, ‘payment initiation services’ and/or ‘account information services’, but credit institutions are not covered in the central register under PSD2. Information on all credit institutions can be found in the EBA Credit institutions register that was established based on the EBA Decision establishing the Credit Institution Register.</p> <p>With regard to the payment services provided through agents, EBA clarified in paragraph 41 and 42 of the Final report that such information should not be covered in the central register under PSD2 because, in most cases, agents provide the whole set of payment services for which the respective payment institution or electronic money institution is authorised or registered. The information available on the central register for agents is specified in Table 6 of the Annex to the Implementing Regulation.</p> <p>Finally, Article 17(1) of the Commission Delegated Regulation (EU) 2019/411 requires the EBA to make the content of the electronic central register available for manual and automated download by public users of the register by copying the content to a standardised file. The EBA introduced the functionality to download the content of the register in a standardised JSON file that allows automated processing of the information.</p>

Link	https://eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2019_4650
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