

Betreff: Neuer PSR-Kompromisstext: Definition von Zahlungskonten
Datum: Dienstag, 10. Juni 2025 um 11:35:13 Mitteleuropäische Sommerzeit
Von: [REDACTED]
An: [REDACTED]
Anlagen: image001.jpg

Guten Morgen [REDACTED]

ich hoffe, Ihnen geht es gut.

Gerne wollte ich einen kritischen Punkt im neuen PSR-Kompromisstext hervorheben: Die Definition von Zahlungskonten steht nicht im Einklang mit dem entsprechenden PSD3-Erwägungsgrund und -Artikel. Dies birgt das Risiko eines heterogenen Ansatzes in Bezug auf FIDA und Open Banking, da in Europa unterschiedliche Interpretationen von Kreditkarten möglich sind (und wären). Die Hinzufügung in Erwägungsgrund 20 in der PSR ist nicht produktagnostisch.

Daher treten wir für die Streichung der Änderung von Erwägungsgrund 20 ein und schlagen vor, auf den ursprünglichen Vorschlag der Kommission zurückzukommen, der im Einklang mit dem EuGH-Urteil und den übrigen Texten steht.

Weiter unten finden Sie den konkreten Vorschlag.



Proposed Recital 20:

*Recital 20 (...) The determining criterion for the categorisation of an account as payment account lies in the ability to perform daily payment transactions from such an account. The possibility of making payment transactions to a third party from an account or of benefiting from such transactions carried out by a third party is a defining feature of the concept of payment account. A payment account should therefore be defined as an account that is can be used for sending and receiving funds to and from third parties. Any account that possesses those characteristics should be considered a payment account and should be accessed for the provision of payment initiation and account information services. **In certain cases, such as that of credit card accounts, a case-by-case analysis should be made to determine whether it possesses those characteristics.** Situations where another intermediary account is needed to execute payment transactions from or to third parties should not fall under the definition of a payment account. Savings accounts that cannot be are not used for sending and receiving funds to or from a third party, excluding them therefore are therefore excluded from the definition of a payment account.'*

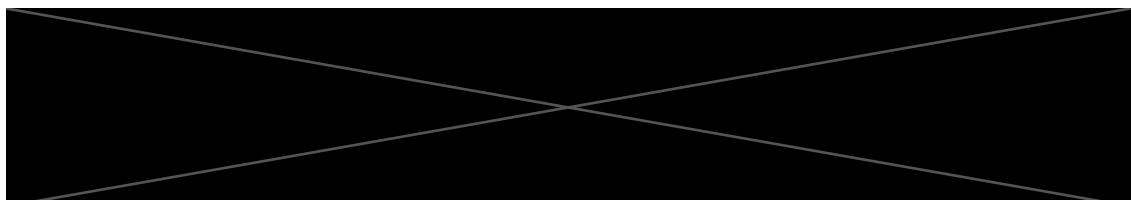
Suggested amendment to Recital 20, favored option:

Recital 20 (...) The determining criterion for the categorisation of an account as payment account lies in the ability to perform daily payment transactions from such an account. The possibility of making payment transactions to a third party from an account or of benefiting from such transactions carried out by a third party is a defining feature of the concept of payment account. A payment account should therefore be defined as an account that is can be used for sending and receiving funds to and from third parties. Any account that possesses those characteristics should be considered a payment

account and should be accessed for the provision of payment initiation and account information services. ~~In certain cases, such as that of credit card accounts, a case by case analysis should be made to determine whether it possesses those characteristics.~~ Situations where another intermediary account is needed to execute payment transactions from or to third parties should not fall under the definition of a payment account. Savings accounts that cannot be used for sending and receiving funds to or from a third party, excluding them therefore are therefore excluded from the definition of a payment account.'

Fall-back option:

Recital 20 (...) The determining criterion for the categorisation of an account as payment account lies in the ability to perform daily payment transactions from such an account. The possibility of making payment transactions to a third party from an account or of benefiting from such transactions carried out by a third party is a defining feature of the concept of payment account. A payment account should therefore be defined as an account that can be used for sending and receiving funds to and from third parties. Any account that possesses those characteristics should be considered a payment account and should be accessed for the provision of payment initiation and account information services. ~~In certain cases, such as that of credit card accounts, a case-by-case analysis should be made to determine whether it possesses those characteristics.~~ Situations where another intermediary account is needed to execute payment transactions from or to third parties should not fall under the definition of a payment account. Savings accounts that cannot be used for sending and receiving funds to or from a third party, excluding them therefore are therefore excluded from the definition of a payment account.'



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