

MATERIAL LEGAL FRAMEWORK THAT PAYMENT SERVICE PROVIDERS NEED TO KNOW

REGULATORY LAW

Legal Acts

Overview
IT Regulatory
Law

Overview
Anti Money
Laundering



EU

PSD2*	EMD2	Proposal PSD3**	Proposal PSR**
Regulation on Cross-Border Payments in the EU*	SCA-RTS*	Passporting RTS	Proposal Digital Euro Regulation



Germany

Payment Services Oversight Act (ZAG)***	AgNwV	ZAGAnzV	
ZIEV	ZAGMonAwV	ZahlPrüfV	RechZahIV



EBA

Guidelines on Authorisation and Registration	Guidelines on Major Incident Reporting	Guidelines on Complaint Procedures	Guidelines on Indemnity Insurance
Guidelines on Outsourcing	Guidelines on Fraud Reporting	Guidelines on Exemption from SCA-RTS	Guidelines on Limited Network Exclusion



BaFin

Regulatory Practice

Guidance Notice on Payment Services Oversight Act	Circular Complaint Management	Circular Reporting of Payment Security Incidents
Circular Minimum Requirements for Risk Management (ZAG-MaRisk)	Overview of Calculation Methods under ZIEV (Bundesbank)	Guidance Notice on Management Board Members

* This legal act has been changed. Click on the link to also find a current consolidated version.
** The legislative process for PSD3 and PSR is yet to be completed. PSD2 and EMD2 will be replaced by PSD3 and PSR. Acc. to Art. 48 PSD3, both PSD2 and EMD2 will be repealed 18 months after PSD3 comes into force.

*** This working translation is provided by the Language Services Division of the Deutsche Bundesbank and is for information purposes only. This translation is not official; the only authentic text is the German one as published in the Federal Law Gazette (Bundesgesetzblatt).