



Brussels, 28.6.2023
COM(2023) 367 final

ANNEXES 1 to 3

ANNEXES

to the

**Proposal for a Regulation of the European Parliament and of the Council
on payment services in the internal market and amending Regulation (EU) No
1093/2010**

{SEC(2023) 256 final} - {SWD(2023) 231 final} - {SWD(2023) 232 final}

ANNEX I

PAYMENT SERVICES

(as referred to in point 3 of Article 3)

- (1) Services enabling cash to be placed on and/or withdrawn from a payment account.
- (2) Execution of payment transactions, including transfers of funds from and to a payment account, including where the funds are covered by a credit line with the user's payment service provider or with another payment service provider.
- (3) Issuing of payment instruments.
- (4) Acquiring of payment transactions.
- (5) Money remittance.
- (6) Payment initiation services.
- (7) Account information services.

ANNEX II
ELECTRONIC MONEY SERVICES
(as referred to in point 52 of Article 3)

Issuance of electronic money, maintenance of payment accounts storing electronic money units and transfer of electronic money units.

ANNEX III
CORRELATION TABLE

DIRECTIVE (EU) <u>2015/2366</u>	DIRECTIVE <u>2009/110/EC</u>	DIRECTIVE XXX (PSD3)	REGULATION XXX (PSR)
Article 1(1)	Article 1(1)		Article 2(1)
Letter (a)	Letter (a)		Letter (a)
Letter (b)	Letter (b)		-
Letter (c)	Letter (c)		Letter (b)
Letter (d)			Letter (c)
Letter (e)	Letter (d)		Letter (d)
Letter (f)	Letter (e)		Letter (e)
	Article 1(2)	Article 1(1)	
	Article 1(3)	Article 1(2)	
Article 1(2)			Article 1(1)
			Article 1(2)
Article 2(1)			Article 2(1)
Article 3			Article 2(2)
Letter (a)			Letter (a)
Letter (b)			Letter (b)
Letter (c)			-
Letter (d)			Letter (c)

Letter (e)			Letter (d)
			Letter (e)
Letter (f)			-
Letter (g)			Letter (f)
Letter (h)			Letter (g)
Letter (i)			Letter (h)
Letter (j)			Letter (i)
Letter (k)	Article 1(4)		Letter (j)
Letter (l)	Article 1(5)		Letter (k)
Letter (m)			Letter (l)
Letter (n)			Letter (m)
Letter (o)			-
Article 2(2)			Article 2(3)
Article 2(3)			Article 2(4)
Article 2(4)			Article 2(5)
Article 2(5)			Article 2(6)
			Article 2(7)
			Article 2(8)
Article 4:	Article 2:	Article 2:	Article 3:
Points (1) – (3)		Points (1) – (3)	Points (1) – (3)
Point (4)		Point (4)	Point (4)

Point (5)		Point (5)	Point (5)
Point (6)		-	-
-		-	Points (6) and (7)
		Point (6)	Point (8)
Point (7)		Point (7)	Point (9)
		Point (8)	Point (10)
Points (8) – (13)		Points (9) – (14)	Points (11) – (16)
-		-	Point (17)
Point (14)		Point (15)	Point (18)
Points (15) and (16)		Points (17) and (18)	Points (20) and (21)
Point (17)		Point (16)	Point (19)
Points (18) and (19)		Points (19) and (20)	Points (22) and (23)
Point (20)		Point (21)	Point (24)
Point (21)		-	Point (25)
Point (22)		Point (22)	Point (26)
Points (23) and (24)		-	Points (27) and (28)
-		-	Point (29)
Point (25)		Point (23)	Point (30)
Point (26) – (30)		-	Points (31) – (35)

		Point (24)	Point (36)
Point (31)		-	Point (37)
Point (32)		Point (25)	Point (38)
Points (33) – (36)		-	Points (39) – (42)
Points (37)		Point (26)	Point (43)
		Point (27)	
Points (38) – (40)		Points (28) – (30)	Points (44) – (46)
Points (41) and (42)		-	-
Point (43)		-	Point (47)
Points (44) and (45)		Points (31) and (32)	Points (48) and (49)
Point (46)		Point (33)	-
Point (47)		-	
Point (48)			-
	Point (1)	Point (39)	Point (55)
	Point (2)	Point (34)	Point (50)
	Point (3)	-	-
	Point (4)	Point (35)	-
		Points (36) – (38)	Points (52) – (54)
			Point (55)

		Article 3(1), (2)	
Article 5(1)	Article 3(1)	Article 3(3)	
	Article 3(2)	Article 9(5)	
Article 5(2)		Article 3(4)	
Article 5(3)		Article 36(4)	
Article 5(4) and (5)		-	
Article 5(6)		Article 3(4)	
Article 5(7)		-	
Article 6(1)	Article 3(3)	Article 4(1)	
	Article 3(4)	Article 20(1), (2), (3)	
Article 6(2)		Article 4(2)	
Article 6(3)		Article 4(3)	
Article 6(4)		Article 4(4)	
Article 7	Article 4	Article 5	
Article 8(1)	Article 5(1)	Article 6(1)	
Article 8(2)	Article 5(6)	Article 6(2)	
Article 8(3)	Article 5(7)	Article 6(3)	
Article 9(1)		Article 7(1), Article 7(2)	
Article 9(2)		Article 7(3)	

-		Article 7(4)	
Article 9(3)		Article 7(5)	
		Article 8(1)	
	Article 5(2)	Article 8(2), Article 8(4)	
	Article 5(3)	Article 8(3)	
	Article 5(4)	Article 8(5)	
	Article 5(5)	Article 8(6)	
Article 10(1)		Article 9(1)	
Article 10(2)		Article 9(2)	
	Article 7(1)	Article 9(3)	
	Article 7(2)	Article 9(4)	
	Article 7(3)		
	Article 7(4)		
Article 11(1)		Article 13(1)	
Article 11(2)		Article 13(2)	
Article 11(3)		Article 13(3)	
Article 11(4)		Article 13(4)	
Article 11(5)		Article 13(5)	
Article 11(6)		Article 13(6)	
Article 11(7)		Article 13(7)	

Article 11(8)		Article 13(8)	
Article 11(9)		Article 13(9)	
Article 12		Article 14	
Article 13(1)		Article 16(1)	
Article 13(2)		Article 16(2)	
Article 13(3)		Article 16(3)	
Article 14(1)		Article 17(1)	
Article 14(2)		Article 17(2)	
Article 14(3)		Article 17(3)	
Article 14(4)		Article 17(4)	
Article 15(1)		Article 18(1)	
Article 15(2)		Article 18(2)	
Article 15(3)		Article 18(3)	
Article 15(4)		Article 18(4)	
Article 15(5)		Article 18(5)	
		Article 18(6)	
Article 16		Article 15	
Article 17(1)		Article 11(1)	
Article 17(2)		Article 11(2)	
Article 17(3)		Article 11(3)	
Article 17(4)		Article 11(4)	

Article 18(1)	Article 6(1), letter (a)	Article 10(1)	
Letter (a)	Letter (c)	Letter (a)	
Letter (b)		Letter (b)	
Letter (c)		Letter (c)	
Article 18(2)	Article 6(4)	Article 10(2)	
Article 18(3)	Article 6(4)	Article 10(3)	
Article 18(4)	Article 6(1) letter (b)	Article 10(4)	
Article 18(5)	Article 6(2); Article 6(4)	Article 10(5)	
	Article 6(3)	Article 10(6)	
Article 18(6)		Article 10(7)	
Article 19(1)		Article 19(1)	
Article 19(2)		Article 19(2)	
Article 19(3)		Article 19(3)	
Article 19(4)		Article 19(4)	
Article 19(5)		Article 19(5)	
Article 19(6)		Article 22(1)	
Article 19(7)		Article 19(6), Article 21(2)	
Article 19(8)		Article 19(7), Article 22(2)	
Article 20(1)		Article 23(1)	

Article 20(2)		Article 23(2)	
Article 21		Article 12	
Article 22(1)		Article 24(1)	
Article 22(2)		Article 24(2)	
Article 22(3)		Article 24(3)	
Article 22(4)		Article 24(4)	
Article 22(5)		Article 24(5)	
Article 23(1)		Article 25(1)	
Letter (a)		Letter (a)	
Letter (b)		Letter (b)	
Letter (c)		Letter (c)	
Letter (d)		-	
		Article 25(2)	
Article 23(2)		Article 25(3)	
Article 23(3)		Article 25(4)	
Article 24(1)		Article 26(1)	
Article 24(2)		Article 26(2)	
Article 24(3)		Article 26(3)	
Article 25(1)		Article 27(1)	
Article 25(2)		Article 27(2)	
Article 26(1)		Article 28(1)	

Article 26(2)		Article 28(2)	
Article 27(1)		Article 29(1)	
Article 27(2)		Article 29(2)	
Article 28(1)		Article 30(1)	
Article 28(2)		Article 30(2)	
Article 28(3)		Article 30(3)	
Article 28(4)		Article 30(4)	
Article 28(5)		Article 30(5)	
Article 29(1)		Article 31(1)	
Article 29(2)		Article 31(2)	
Article 29(3)		Article 31(3)	
Article 29(4)		Article 31(4)	
Article 29(5)		Article 31(5)	
Article 29(6)		-	
		Article 31(6)	
Article 30(1)		Article 32(1)	
Article 30(2)		Article 32(2)	
Article 30(3)		Article 32(3)	
Article 30(4)		Article 32(4)	
Article 31(1)		Article 33(1)	
Article 31(2)		Article 33(2)	

	Article 8(1) (2), (3)		
Article 32(1)	Article 9(1)	Article 34(1)	
Letter (a)		Letter (a)	
	Letter (a)	Letter (b)	
Letter (b)	Letter (b)	Letter (c)	
Article 32(2)	Article 9(2)	Article 34(2)	
Article 32(3)	Article 9(3)	Article 34(3)	
Article 32(4)	Article 9(4)	Article 34(4)	
Article 32(5)	Article 9(5), Article 9(6), Article 9(7)	Article 34(5)	
Article 32(6)	Article 9(8)	Article 34(6)	
Article 33(1)		Article 36(1)	
Article 33(2)		Article 36(2)	Article 47(2)
Article 34	Article 9(9)	Article 35	
		Article 37(1),(2),(3)	
		Article 38(1), (2)	
	Article 10	Article 45(2), (4)	
	Article 11(1)		Article 30(1)
	Article 11(2)		Article 30(2)

	Article 11(3)		Article 30(3)
	Article 11(4)		Article 30(4)
	Article 11(5)		Article 30(5)
	Article 11(6)		Article 30(6)
	Article 11(7)		Article 30(7)
	Article 12		Article 30(8)
	Article 13		Chapter 8 of Title IV
Article 35(1)			Article 31(1), Article 31(5)
			Article 31(2)
Article 35(2)			Article 31(3), Article 31(4), Article 31(6)
			Article 31(7)
Article 36			Article 32(1), (2), (3), (4), (5), (6), (7)
Article 37(1)		-	
Article 37(2)		Article 39(1)	
Article 37(3)		Article 39(2)	
Article 37(4)		Article 39(3)	
Article 37(5)		Article 39(4)	
Article 38(1)			Article 4(1)
Article 38(2)			Article 4(2)

Article 38(3)			-
Article 39			-
			Article 7
Article 40(1)			Article 8(1)
Article 40(2)			Article 8(2)
Article 40(3)			Article 8(3)
Article 41			Article 9
Article 42(1)			Article 10
Article 42(2)			-
Article 43(1)			Article 11(1)
Article 43(2)			Article 11(2)
Article 44(1)			Article 12(1)
Article 44(2)			Article 12(2)
Article 44(3)			Article 12(3)
Article 45			Article 13
Point (1)			Point (1)
Letter (a)			Letter (a)
Letter (b)			Letter (b)
			Letter (c)
Letter (c)			Letter (d)
Letter (d)			Letter (e)

			Letters (f), (g)
Point (2)			Point (2)
Letter (a)			Letter (a)
Letter (b)			Letter (b)
Article 45(3)			Article 13(3)
Article 46			Article 14
Article 47			Article 15
Article 48			Article 16
Article 49			Article 17
Article 50			Article 18
Article 51(1)			Article 19(1)
Article 51(2)			Article 19(2)
Article 51(3)			Article 19(3)
Article 52,			Article 20
point (1)			letter (a)
letter (a)			Point (i)
letter (b)			Point (ii)
Point (2)			Letter (b)
letter (a)			Point (i)
letter (b)			Point (ii)
letter (c)			Point (iii)

letter (d)			Point (iv)
letter (e)			Point (v)
			Point (vi)
letter (f)			Point (vii)
letter (g)			Point (viii)
point (3)			Letter (c)
letter (a)			Point (i)
			Point (ii)(1), (2), (3), (4)
letter (b)			Point (iii)
letter (c)			Point (iv)
			Point (v)
point (4)			Letter (d)
letter (a)			Point (i)
letter (b)			Point (ii)
letter (c)			Point (iii)
letter (d)			Point (iv)
Point (5)			Letter (e)
letter (a)			Point (i)
letter (b)			Point (ii)
letter (c)			Point (iii)

letter (d)			Point (iv)
letter (e)			Point (v), Point (vi)
letter (f)			Point (vii)
letter (g)			Point (viii)
Point (6)			Letter (f)
letter (a)			Point (i)
letter (b)			Point (ii)
letter (c)			Point (iii)
Point (7)			Letter (g)
letter (a)			Point (i)
letter (b)			Point (ii)
Article 53			Article 21
Article 54(1)			Article 22(1)
			Article 22(2)
Article 54(2)			Article 22(3)
Article 54(3)			Article 22(4)
Article 55(1)			Article 23(1)
Article 55(2)			Article 23(2)
Article 55(3)			Article 23(3)
Article 55(4)			Article 23(4)
Article 55(5)			Article 23(5)

Article 55(6)			Article 23(6)
Article 56			Article 24
Article 57(1)			Article 25(1)
Article 57(2)			Article 25(2)
Article 57(3)			Article 25(3)
Article 58(1)			Article 26(1)
Article 58(2)			Article 26(2)
Article 58(3)			Article 26(3)
Article 59(1)			Article 5(1)
Article 59(2)			Article 5(2)
Article 60(1)			Article 6(1)
Article 60(2)			Article 6(2)
Article 60(3)			Article 6(3)
Article 61(1)			Article 27(1)
Article 61(2)			Article 27(2)
Article 61(3)			Article 27(3)
Article 61(4)			-
Article 62(1)			Article 28(1)
Article 62(2)			Article 28(2)
Article 62(3)			Article 28(5)
Article 62(4)			Article 28(3)

Article 62(5)			Article 28(4)
Article 63(1)			Article 29(1)
Article 63(2)			-
Article 63(3)			Article 29(2)
			Article 29(3)
Article 64(1)			Article 49(1)
			Article 49(2)
Article 64(2)			Article 49(3), Article 49(5)
			Article 49(4)
Article 64(3)			Article 49(7)
Article 64(4)			Article 49(6)
Article 65(1)			-
Article 65(2)			-
Article 65(3)			-
Article 65(4)			-
Article 65(5)			-
Article 65(6)			-
Article 66(1)			Article 33(1)
Article 66(2) and Article 66(4)			Article 40

Article 66(3)			Article 46(2)
Article 66(5)			Article 34(1), Article 34(2)
Article 67(1)			Article 33(2)
Article 67(2)			Article 47(1)
Article 67(3)			Article 41(1)
Article 67(4)			Article 34(1), Article 34(2)
			Articles 35 - 39
Article 68(1)			Article 51(1)
Article 68(2)			Article 51(2)
Article 68(3)			Article 51(3)
Article 68(4)			Article 51(4)
Article 68(5)			Article 42(1)
Article 68(6)			Article 42(2)
			Article 43(1), (2), (3), (4)
			Article 44(1), (2)
			Article 45(1), (2)
			Article 46(1)
			Article 47(2)
			Article 48(1), (2),

			(3), (4), (5)
			Article 50(1), (2), (3), (4), (5), (6), (7), (8), (9)
Article 69(1), Article 69(2)			Article 52
Article 70(1)			Article 53(1)
Article 70(2)			Article 53(2)
Article 71(1)			Article 54(1)
Article 71(2)			Article 54(2)
Article 72(1)			Article 55(1)
Article 72(2)			Article 55(2)
Article 73(1)			Article 56(1), Article 56(3)
			Article 56(2)
Article 73(2)			Article 56(4)
Article 73(3)			Article 56(5)
			Article 57(1), (2), (3), (4), (5), (6)
			Article 58
			Article 59(1), (2), (3), (4), (5)
Article 74(1)			Article 60(1)

Article 74(2)			Article 60(2)
			Article 60(3)
Article 74(3)			Article 60(4)
Article 75(1)			Article 61(1)
			Article 61(2)
Article 75(2)			Article 61(3)
			Article 61(4)
Article 76(1)			Article 62(1)
Article 76(2)			Article 62(2)
Article 76(3)			Article 62(3)
Article 76(4)			Article 62(4)
Article 77(1)			Article 63(1)
Article 77(2)			Article 63(2)
Article 78(1)			Article 64(1)
Article 78(2)			Article 64(2)
			Article 66(3)
Article 79(1)			Article 65(1)
Article 79(2)			Article 65(2)
Article 79(3)			Article 65(3)
Article 80(1)			Article 66(1)
Article 80(2)			Article 66(2)

Article 80(3)			Article 66(3)
Article 80(4)			Article 66(4)
Article 80(5)			Article 66(5)
Article 81(1)			Article 67(1)
Article 81(2)			Article 67(2)
Article 81(3)			Article 67(3)
Article 82(1)			Article 68(1)
Article 82(2)			Article 68(2)
Article 83(1)			Article 69(1)
Article 83(2)			Article 69(2)
Article 83(3)			Article 69(3)
Article 84			Article 70
Article 85			Article 71
Article 86			Article 72
Article 87(1)			Article 73(1)
Article 87(2)			Article 73(2)
Article 87(3)			Article 73(3)
Article 88(1)			Article 74(1)
Article 88(2)			Article 74(2)
Article 88(3)			Article 74(3)
Article 88(4)			Article 74(4)

Article 88(5)			Article 74(5)
			Article 74(6)
Article 89(1)			Article 75(1)
Article 89(2)			Article 75(2)
Article 89(3)			Article 75(3)
Article 90(1)			Article 76(1)
Article 90(2)			Article 76(2)
Article 91			Article 77
Article 92(1)			Article 78(1)
Article 92(2)			Article 78(2)
Article 93			Article 79
Article 94			Article 80
Article 95(1)			Article 81(1)
Article 95(2)			-
Article 95(3)			-
Article 95(4)			-
Article 95(5)			Article 81(2)
Article 96(1)			-
Article 96(2)			-
Article 96(3)			-
Article 96(4)			-

Article 96(5)			-
Article 96(6)			Article 82
			Article 83(1), (2), (3), (4), (5), (6)
			Article 84(1), (2), (3)
Article 97(1)			Article 85(1)
			Articles 85(2)-(7)
Article 97(2)			Article 85(8), Article 85(9)
Article 97(3)			Article 85(10)
Article 97(4)			Article 86(1)
Article 97(5)			Article 86(2)
			Article 86(3), (4)
			Article 87
			Article 88(1), (2), (3)
Article 98(1)			Article 89(1)
Letter (a)			Letter (a)
Letter (b)			Letter (b)
Letter (c)			Letter (c)
			Letter (d)
Letter (d)			Letter (e)

			Letter (f)
			Letter (g)
Article 98(2), (4)			Article 89(2)
Article 98(3)			Article 85(11)
Article 98(5)			Article 89(3)
Article 99(1)			Article 90(1)
Article 99(2)			Article 90(2)
Article 100(1)			Article 91(2)
Article 100(2)			Article 91(3)
Article 100(3)			Article 91(1)
Article 100(4), (5)			
			Article 91(4), (5)
Article 100(6)			Article 91(6)
			Article 92
			Article 93(1), (2), (3), (4)
Article 101(1)			Article 94(1)
Article 101(2)			Article 94(2)
Article 101(3)			Article 94(3)
Article 101(4)			Article 94(4)
Article 102(1)			Article 95(1)

Article 102(2)			Article 95(2)
Article 103(1)			Article 96(1)
			Article 96(2), (3), (4)
Article 103(2)			Article 101(1), (2), (3), (4)
			Article 97(1), (2), (3), (4)
			Article 98(1), (2)
			Article 99(1), (2)
			Article 100(1), (2)
			Article 102-104
Article 104		Article 40	Article 105
Article 105(1)		Article 41(1)	Article 106(1)
Article 105(2)		Article 41(2)	Article 106(2)
Article 105(3)		Article 41(3)	Article 106(3)
			Article 106(4)
Article 105(4)		Article 41(4)	Article 106(5)
Article 105(5)		Article 41(5)	Article 106(6)
Article 106			-
	Article 14(1).(2)		
	Article 15(1).(2)		
Article 107(1)	Article 16(1)	Article 42(1)	

Article 107(2)		Article 42(2)	
Article 107(3)	Article 16(2)	Article 42(3)	
			Article 107
Article 108	Article 17	Article 43	Article 108
Article 109(1)		Article 44(1)	
Article 109(2)		Article 44(2)	
Article 109(3)		Article 44(3)	
Article 109(4)		Article 44(4)	
Article 109(5)		-	
	Article 18(1)	Article 45(1), Article 45(2)	
	Article 18(2)	Article 45(3)	
	Article 18(3)	Article 45(4)	
	Article 18(4)	-	
Article 114	Article 21	Article 48	
Article 115(1)	Article 22(1)	Article 49(1)	
Article 115(2)		Article 49(2)	
Article 115(3)	Article 22(2)	Article 49(3)	
Article 115(4)		-	
Article 115(5)		-	
Article 115(6)		-	

Article 116	Article 23	Article 50	Article 112
Article 117	Article 24	Article 51	-
Annex I		Annex I	Annex I
		Annex II	Annex II
Annex II		Annex III	Annex III