

Brussels, 16 May 2025
(OR. en)

9005/25

**Interinstitutional File:
2023/0209 (COD)**

**EF 151
ECOFIN 549
CODEC 608
ECB**

INFORMATION NOTE

From: General Secretariat of the Council
To: Delegations

Subject: Proposal for a DIRECTIVE OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on payment services and electronic money services in the Internal Market amending Directive 98/26/EC and repealing Directives 2015/2366/EU and 2009/110/EC
- List of WKs published from 1 July to 31 December 2024

The following working papers (WK) were distributed by the General Secretariat of the Council with regard to the above file between 1 July and 31 December 2024:

WK 9518 2024 INIT	02/07/2024	WP on Financial Services and Banking Union (PSD/PSR), Brussels, 08 July 2024 - Presidency Discussion Note on Fraud Regime and Enforcement
WK 9430 2024 INIT	02/07/2024	WP on Financial Services and Banking Union (PSD/PSR) 8 July 2024 - Agenda
WK 9624 2024 INIT	04/07/2024	Presidency Questionnaire on authorisation of payment transactions - Replies from 18 MS

WK 9621 2024 INIT	04/07/2024	Presidency Questionnaire on Fraud Prevention Measures - Replies from 18 MS
WK 9624 2024 REV 1	17/07/2024	Presidency Questionnaire on authorisation of payment transactions - Replies from 20 MS
WK 9621 2024 REV 1	17/07/2024	Presidency Questionnaire on Fraud Prevention Measures - Replies from 20 MS
WK 11353 2024 INIT	13/09/2024	Relevant legislation applicable to providers of electronic communications services and providers of intermediary services in the fight against payment fraud
WK 11352 2024 INIT	13/09/2024	Presidency Discussion Note - Fraud Regime and Enforcement
WK 11268 2024 INIT	13/09/2024	Working Party on Financial Services and the Banking Union (PSD/PSR) - 17.09.2024 - Agenda
WK 11529 2024 INIT	19/09/2024	PSD PSR: Consolidation PCY questionnaire on fraud regime and enforcement. Replies from 25 MS
WK 12336 2024 INIT	03/10/2024	Agenda: Payment services package proposals (PSD3/PSR)
WK 12409 2024 INIT	04/10/2024	PSR table with Commission, Belgian Presidency and Hungarian Presidency proposals
WK 12408 2024 INIT	04/10/2024	Presidency Discussion Note: PSR – Title 3 - Rights and obligations in relation to the provision and use of payment services (only Articles 27-48)
WK 12407 2024 INIT	04/10/2024	Presidency Discussion Note: PSR – Title 2 - Transparency of conditions and information requirements for payment services
WK 12405 2024 INIT	04/10/2024	Presidency Discussion Note: PSR – Title I - Scope and Definitions

WK 12403 2024 INIT	04/10/2024	Lithuanian Delegation's Proposal: Clarifying E-Money Services and Distinguishing E-Money from the Money in the Payment Accounts
WK 12400 2024 INIT	04/10/2024	Lithuanian Delegation's proposal regarding the status of the funds held by non-bank PSPs in settlement accounts in payment systems
WK 12627 2024 INIT	09/10/2024	Consolidation of 25 MS comments to the Presidency questionnaire after 17/09 WP on PSR PDS
WK 13208 2024 INIT	21/10/2024	Agenda - Payment services package proposals (PSD3/PSR) - 28/10/2024
WK 13259 2024 INIT	22/10/2024	DK non-paper on privately owned ATMs
WK 13258 2024 INIT	22/10/2024	PRES full compromise proposal on PSD3
WK 13255 2024 INIT	22/10/2024	Presidency note on Titles III-IV of PSD3
WK 13254 2024 INIT	22/10/2024	Presidency note on Title II of PSD3
WK 13251 2024 INIT	22/10/2024	Presidency note on Title I of PSD3
WK 13356 2024 INIT	23/10/2024	Presidency drafting suggestions on PSR
WK 13355 2024 INIT	23/10/2024	Presidency note on enforcement and ADR procedure in PSR
WK 13354 2024 INIT	23/10/2024	Presidency note on SCA rules in PSR

WK 13353 2024 INIT	23/10/2024	Presidency note on Articles 49-84 PSR
WK 13208 2024 REV 1	25/10/2024	Agenda - Payment services package proposals (PSD3/PSR) - 28/10/2024
WK 14137 2024 INIT	11/11/2024	PL non-paper on the derogation from having a dedicated interface for data access
WK 14136 2024 INIT	11/11/2024	Presidency drafting suggestions: Payment Services Regulation (PSR) - Articles 85 - end
WK 14134 2024 INIT	11/11/2024	Presidency drafting suggestions: Payment Services Regulation (PSR) - 2023/0210 (COD) - Recitals = Articles 1-48
WK 14132 2024 INIT	11/11/2024	Presidency Discussion Note: Discussion on PSR (ADR – Enforcement – SCA) (Articles 84-110)
WK 14131 2024 INIT	11/11/2024	Presidency Discussion Note: Discussion on PSR (Interplay between PSR & FIDA, ECB reference rate, EBA mandates, ECSP definition, virtual IBAN and drafting suggestions) (Articles 1-48 + Recitals)
WK 14130 2024 INIT	11/11/2024	Agenda - Payment services package proposals (PSD3/PSR)
WK 14213 2024 INIT	12/11/2024	Consolidation of the replies to the questionnaire on PSR, following the WP of 11 October, with deadline 18 October 2024 - 18 MS replies
WK 14193 2024 INIT	12/11/2024	Presidency drafting suggestions: Full compromise proposal on PSD3
WK 14190 2024 INIT	12/11/2024	Presidency Discussion Note: Discussion on PSD3 (cash-in-shop, interplay PSD3/PSR & MiCA, large network of agents and full compromise proposal)

WK 14282 2024 INIT	13/11/2024	Consolidation 17 MS replies to the Presidency questionnaire on the Draft Compromise PSD3 WP 241028 DDL 5 November
WK 14281 2024 INIT	13/11/2024	Consolidation 24 MS replies to the Presidency questionnaire following the WP 241028, DDL 5 November
WK 14278 2024 INIT	13/11/2024	Consolidation 15 MS replies to the Presidency questionnaire on the Draft Compromise PSR WP 241028, DDL 5 November
WK 14327 2024 INIT	14/11/2024	The use of ECB euro foreign exchange reference rates (ECBRR)
WK 14768 2024 INIT	21/11/2024	SE non-paper on the allocation of liability in case of fraudulent payment transactions
WK 14767 2024 INIT	21/11/2024	HU PRES drafting suggestions on PSR - Articles 49-84 and relating recitals
WK 14766 2024 INIT	21/11/2024	Presidency Discussion Note on the possible role of ECSP in the fight against payment fraud
WK 14765 2024 INIT	21/11/2024	Presidency Discussion Note on fraud prevention provisions
WK 14763 2024 INIT	21/11/2024	Presidency Discussion Note on authorisation of payment transactions and fraud in PSR
WK 14761 2024 INIT	21/11/2024	Agenda
WK 15010 2024 INIT	26/11/2024	Role of ECSPs - presentation by Commission services
WK 15081 2024 INIT	27/11/2024	IE non-paper on fraud prevention
WK 15289 2024 INIT	02/12/2024	Presidency Discussion Note: Discussion on the treatment of EMTs in PSD3/PSR

WK 15287 2024 INIT	02/12/2024	Agenda - Payment services package proposals (PSD3/PSR)
WK 15369 2024 INIT	03/12/2024	Presidency Discussion Note on the Interplay between PSD3-PSR and FIDA
WK 15367 2024 INIT	03/12/2024	Presidency Discussion Note on Large Network of Agents
WK 15346 2024 INIT	03/12/2024	Consolidation: Replies from 10 MS to the Presidency questionnaire on drafting suggestions on PSR Art 85- end, following the meeting on 15 November 2024
WK 15344 2024 INIT	03/12/2024	Consolidation: Replies from 13 MS to the Presidency questionnaire on drafting suggestions on PSR Art. 1-48, following the meeting on 15 November 2024
WK 15343 2024 INIT	03/12/2024	Consolidation: Replies from 15 MS to the Presidency questionnaire on drafting suggestions on PSD3, following the meeting on 15 November 2024
WK 15342 2024 INIT	03/12/2024	Consolidation: Replies from 22 MS to the Presidency questionnaire on PSD PSR following the meeting on 15 November 2024
WK 15343 2024 REV 1	04/12/2024	Consolidation: Replies from 16 MS to the Presidency questionnaire on drafting suggestions on PSD3, following the meeting on 15 November 2024
WK 15346 2024 REV 1	05/12/2024	Consolidation: Replies from 10 MS to the Presidency questionnaire on drafting suggestions on PSR Art 85- end, following the meeting on 15 November 2024
WK 15344 2024 REV 1	05/12/2024	Consolidation: Replies from 13 MS to the Presidency questionnaire on drafting suggestions on PSR Art. 1-48, following the meeting on 15 November 2024

WK 15343 2024 REV 2	05/12/2024	Consolidation: Replies from 16 MS to the Presidency questionnaire on drafting suggestions on PSD3, following the meeting on 15 November 2024
WK 16103 2024 INIT	13/12/2024	Presidency Questionnaires on PSR PSD drafting suggestions Art. 49-84 . Ddl 4 December Replies from 19 MS
WK 16101 2024 INIT	13/12/2024	Presidency Questionnaires on PSR PSD following the WP 26112024. Ddl 10 December Replies from 17 MS
WK 15346 2024 REV 2	13/12/2024	Consolidation: Replies from 11 MS to the Presidency questionnaire on drafting suggestions on PSR Art 85- end, following the meeting on 15 November 2024
WK 16302 2024 INIT	20/12/2024	PSD/PSR: Presidency questionnaire on authorization of transactions and fraud (ddl 17 December) - consolidated replies by 19 MS