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General Secretariat

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WORKING DOCUMENT

From:	General Secretariat of the Council
To:	Working Party on Financial Services and the Banking Union (Payment Services/ PSR/PSD) Financial Services Attachés
Subject:	Working Party on Financial Services and the Banking Union (PSD/PSR) 17 November 2025 - Agenda

Danish Presidency
Council of the European Union

Working Party on Financial Services and the Banking Union

(Payment Services – PSD3/PSR)

Brussels, 17 November 2025, 9:00 – 17:00

1.	Presidency opening remarks	**9:00 – 9:10**
2.	Discussion on Authorisation, impersonation fraud and blocking of transactions	**9:10 – 11.15**
3.	Discussion on non-PSPs	**11:15 – 12:30**
4.	Discussion on surcharging	**12:30 – 13:00**
	Lunch break	**13:00 – 14:00**
5.	Discussion on open banking	**14:00 – 14:45**
6.	Discussion on PSD3	**14:45 – 15:35**
7.	Discussion on other fraud related articles	**15:35 – 16:20**
8.	Discussion on enforcement	**16:20 – 16:50**
9.	Closing remarks	**16:50 – 17:00**