Council of the European Union
General Secretariat

PUBLIC

Interinstitutional files:
2023/0209 (COD)
2023/0210 (COD)

Brussels, 28 April 2025

WK 5221/2025 REV 1

LIMITE

EF
ECOFIN
CODEC

This is a paper intended for a specific community of recipients. Handling and further distribution are under the sole responsibility of community members.

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:	Updated Draft Agenda

PUBLIC

Working Party on Financial Services and the Banking Union (Payment Services – PSD3/PSR)
Brussels, 29 April 2025, 10:00 – 16:30

1. **Presidency opening remarks** 10:00 – 10:10

2. **Fraud-related issues in PSR** 10:10 – 11:45
   - *Presidency Discussion Note on fraud prevention*
   - *Presidency Discussion Note on fraud-related issues (authorisation, liability, gross negligence, cooperation with ECSPs)*

3. **Safeguarding of funds held in settlement accounts with payment systems** 11:45 – 12:15
   - *Presidency Discussion Note on safeguarding of funds held in settlement accounts with payment systems*

Lunch break 12:15 – 13:15

4. **Cash-in-shops services** 13:15 – 13:45
   - *Presidency Discussion Note on services where cash is provided in retail stores without a purchase*

5. **Professional indemnity insurance and comparable guarantee** 13:45 – 14:15
   - *Presidency Discussion Note on professional indemnity insurance and comparable guarantee*

6. **Consolidated versions of PSD3 and PSR proposals** 14:15 – 15:45
   a. PSD3
   b. PSR

7. **Any other business and Presidency closing remarks** 15:45 – 16:30
   - *DE non-paper on proposal for further simplifying the interplay of PSD3/PSR and MiCA*
   - *LT non-paper - Addressing the lack of clarity regarding the definition of e-money accounts*