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To:	Ms Thérèse BLANCHET, Secretary-General of the Council of the European Union
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Subject:	ANNEXES to the 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

Delegations will find attached document COM(2023) 366 final.

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ANNEXES 1 to 3

ANNEXES

to the

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**

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

ANNEX I

PAYMENT SERVICES

(as referred to in point 3 of Article 2)

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 Services enabling cash to be placed on and/or withdrawn from a payment account.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 37 of Article 2)

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)
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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)			-
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Article 2(3)			Article 2(4)
Article 2(4)			Article 2(5)
Article 2(5)			Article 2(6)
			Article 2(7)
			Article 2(8)
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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)
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-		-	Point (17)
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-		-	Point (29)
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Point (26) – (30)		-	Points (31) – (35)

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letter (c)			Point (iii)
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letter (a)			Point (i)
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letter (g)			Point (viii)
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		Annex II	Annex II
Annex II		Annex III	Annex III