

Agenda

Luxembourg Electronic Money Association

Wednesday 27 September 2023

13.00 – 14.30 CET

Location: Luxembourg

- (1) Approval of the minutes from Luxembourg EMA Meeting of Wednesday 26 July 2023.
- (2) Suzanne Weber, Deputy Head of Innovation and Payments at the CSSF, will attend the meeting to discuss key issues impacting PSPs under [PSD3](#) and the [PSR](#) including:
 - Continuing the discussion in relation to possible reauthorisation
 - New safeguarding provisions, and access to bank accounts
 - Access to payment systems: new European Council proposal (under Instant Payments Regulation) for EMIs and PIs to undergo pre-PSD3 regulator assessment in order to gain direct access to SFD-designated payment systems
 - Annex I payment services
 - Negative scope: Commercial agent, limited network and technical service provider exemptions
 - PSP liability for impersonation fraud and additional anti-fraud measures including confirmation of payee service
 - Enforcement: Turnover-based penalties
- (3) Update on the AML Package and the trilogues currently taking place at European Union level:
 - [AML Authority Regulation](#) (AMLA) creating a European AML authority
 - [AML Regulation](#) (AMLR) setting out a single AML rulebook at EU level
 - [AML Directive](#) (AMLD) providing rules for Member States with regards to AML
- (4) AOB
 - CSSF to comment on any new circulars applicable to EMIs and/or PIs planned in the near future.