

# Agenda

## Malta Electronic Money Association virtual meeting

10.30-12.00 CEST 20 June 2023

---

- (1) Approval of the meeting minutes of 28 March 2023;
- (2) Instant Payment Regulation: [EP compromise text](#);
  - a. Amendments to the Settlement Finality Directive to allow direct access by EMIs and PIs;
  - b. Reachability of e-money sub-accounts for IBAN verification/confirmation of payee (CoP) service;
  - c. Risk-based application of CoP by payment channel; and
  - d. Screening of listed persons and entities; turnover-based penalties.
- (3) PSD3;
  - a. Timing for draft;
  - b. Merging of PSD3 and EMD2;
  - c. Other changes the EC are considering.
- (4) EU AML; Updates in the latest developments at the European co-legislative level;
  - a. AML Authority;
  - b. AML Regulations;
  - c. 6MLD.
- (5) To note; publications since the March meeting:
  - a. [Encouraging Number of Financial Services Entities Have Implemented Digital Transformation Strategies - MFSA Study](#) (27 March 2023);
  - b. [FIAU Guidance Note: A Look Through the Obligation of Transaction Monitoring](#) (11 April 2023);
  - c. [MFSA raises awareness about red flags to watch out for when spotting financial crimes](#) (25 May 2023).
- (6) AOB