



**Electronic Money Association**  
68 Square Marie-Louise  
Brussels 1000  
Belgium

17 March 2026

Dear Sir/Madam,

**Re: EMA response to the [consultation](#) on the decision to amend the Personal Records Database (BRP) regarding the designation of third-party banks**

The Electronic Money Association (**EMA**) welcomes the opportunity to provide feedback on the Netherlands' consultation regarding the decision to amend the Personal Records Database (BRP) Decision regarding the designation of third-party banks).

The EMA is the trade body representing electronic money issuers, alternative payment service providers, and virtual asset service providers. Our members include leading payment institutions, e-commerce businesses, and crypto-asset firms worldwide, providing online payment services, card-based products, electronic vouchers, mobile payment instruments, and virtual currency-related services. Most of our members operate across the EU, frequently on a cross-border basis.

I would be grateful for your consideration of our comments and proposals.

Yours sincerely,

Dr Thaer Sabri  
Chief Executive Officer  
Electronic Money Association

**EMA comments:**

While we support the objective of improving the effectiveness, consistency and inclusiveness of customer due diligence through access to authoritative BRP data, we respectfully suggest that the scope of eligible entities be reconsidered to include, at least on a voluntary basis, payment service providers (PSPs) and banks operating in the Netherlands under the freedom to provide services (FOS).

Limiting access exclusively to institutions established and licensed in the Netherlands risks creating unequal treatment between EU-regulated entities providing identical services to Dutch customers, which may amount to indirect discrimination on the basis of nationality or establishment within the internal market.

Moreover, access to the BRP is not only relevant for formal AML/CFT compliance, but also for broader fraud prevention, risk management and the protection of customers and the Dutch economy. Restricting access confers a structural competitive advantage on locally established PSPs and banks, despite equivalent EU AML obligations applying to FOS entities.

From a financial crime prevention perspective, the ability of regulated financial institutions to verify identity accurately and efficiently is equally important. The justification that banks provide more frequent or central services does not reflect current market structure. There are over 90 Dutch licensed EMIs and PIs in comparison with about 100 banks licensed in the Netherlands.

If the policy objective is to safeguard the integrity of the Dutch financial system and protect citizens from fraud, money laundering and terrorist financing, this objective would be better served by enabling a wider set of licensed EU financial sector entities operating in the Netherlands to rely on the same authoritative data source.

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