

Zapraszamy do zapoznania się z fragmentem prezentacji

„Rynek usług płatniczych w kontekście nadchodzących zmian regulacyjnych – dyrektywa PSD II”

W razie zainteresowania jej pełną treścią, zapraszamy do kontaktu



Rynek usług płatniczych w kontekście nadchodzących zmian regulacyjnych – dyrektywa PSD II

dr Krzysztof Korus, partner

Rozwój rynku usług płatniczych – nowe wyzwania i obowiązki, MMC Polska

Warszawa, 15-16 czerwca 2015 r.



ZAKUP

- Odbiorca oferuje usługi third party payment service provider (TPP) jako opcje zapłaty na swojej stronie
- Płatnik wybiera TPP + wskazuje operatora swojego rachunku

Proces

- Przekierowanie do TPP
- TPP inicjuje sesje płatności online z wybranym dostawcą rachunku

Autoryzacja

- Płatnik udostępnia login i hasło do swojego online banking
- Uwierzytelnienie przeprowadza TPP
- Płatnik i odbiorca otrzymują potwierdzenie od TPP

[INSTRUMENTY OGRANICZONEJ AKCEPTACJI]

3.K services based on specific payment instruments that can be used only in a limited way, that meet one of the following conditions:

(i) instruments allowing the holder to acquire goods or services only in the premises of the issuer or within a limited network of service providers under **direct** commercial agreement with a **professional** issuer;

(ii) instruments which can be used only to acquire a limited range of goods or services;

(iii) instruments valid only in a single Member State provided at the request of an undertaking or a public sector entity and **regulated** by a national or regional public authority for specific social or tax purposes to acquire specific goods or services from suppliers having a commercial agreement with the issuer.

can be used only

(i) for the purchase of goods and services in a specific retailer or retailer chain; if the entities involved are directly linked by a commercial agreement such as providing for the use of a single brand that brand is used at the points of sale and appears - where feasible - on the payment instrument that can be used there;

(ii) or for a very limited range of goods or services, such as where the scope of use is effectively limited to a closed number of functionally connected goods or services regardless of the geographical location of the point of sale; or

(iii) if it is regulated by a national or regional public authority for specific social or tax purposes to acquire specific goods or services.

[TREŚCI CYFROWE + TICKETS + CHARITY]

3.L payment transactions by a provider of electronic communication networks or services provided in addition to electronic communication services **for a subscriber to the network or service:**

a) for purchase of digital **content** and **voice-based services**, **regardless** of the device used for the purchase or consumption of the digital content and charged to the related bill; or

b) performed from or via an **electronic device** and charged to the related bill within the framework of a **charitable activity** or for the **purchase of tickets:**

provided that the value of any single payment transaction referred to in points (a) and (b) above does not exceed **EUR 50** and either:

(a) the cumulative value of payment transactions for one single subscriber does not exceed **EUR 300** on a monthly basis for each subscriber; or

(b) where a subscriber pre-funds his/her account with the provider of the electronic communication network or service, the cumulative value of payment transactions does not exceed **EUR 300** in any calendar month.

PSD I: payment transactions executed by means of any telecommunication, digital or IT device, where the goods or services purchased are delivered to and are to be used through a telecommunication, digital or IT device, provided that the telecommunication, digital or IT operator does not act only as an intermediary between the payment service user and the supplier of the goods and services

a clear reference to payment transactions for the purchase of electronic tickets has been introduced in order to take into account the development in payments where, in particular, customers can order, pay for, obtain and validate electronic tickets from any location and at any time using mobile phones or other devices.

In order to ease the burden on entities that collect charitable donations, a further clearly set type of payment transactions has been introduced related to donations in favour of charitable organisations.

€ 50

By way of derogation from Article 65 the payer may be obliged to bear the losses relating to any unauthorised payment transactions, up to a maximum of EUR 50 resulting from the use of a lost or stolen payment instrument or from the misappropriation of a payment instrument [...]

Bank
(rach)

Where the payment transaction is initiated through a payment initiation service provider, the account servicing payment service provider shall refund immediately, and in any case no later than by the end of the next business day the amount of the unauthorised payment transaction and, where applicable, restore the debited payment account to the state in which it would have been had the unauthorised payment transaction not taken place.

TPP

If the payment initiation service provider is liable for the unauthorised payment transaction, it shall immediately compensate the account servicing payment service provider at its request for the losses incurred or sums paid as a result of the refund to the payer, including the amount of the unauthorised payment transaction.

...the burden shall be on the payment initiation service provider to prove that, within its sphere of competence, the payment transaction was authenticated, accurately recorded and not affected by a technical breakdown or other deficiencies linked to the payment service it is in charge of.

kompensaty

Further financial compensation may be determined in accordance with the law applicable to the contract concluded between the payer and the payment service provider or the contract concluded between the payer and the payment initiation service provider if applicable.

„strong customer authentication”

‘strong customer authentication’ means an authentication based on the use of two or more elements categorised as knowledge (something only the user knows), possession (something only the user possesses) and inherence (something the user is) that are independent, in that the breach of one does not compromise the reliability of the others and is designed in such a way as to protect the confidentiality of the authentication data

Karta
(POS)

przelew
online

pay-by-
link

Karta
(CNP)

TPP



dLK Korus Okoń Radcowie Prawni sp.p.
ul. Ogrodowa 58, 00-876, Warszawa
ul. Królowej Jadwigi 237, 30-218 Kraków

T: +48 12 410 07 47
office@delege.pl
www.delege.pl

Follow us on Twitter: @dlklegal

