



Basic information	
<b>2023/0210(COD)</b> COD - Ordinary legislative procedure (ex-codecision procedure) Regulation	Awaiting Council's 1st reading position
Payment services in the internal market  Amending Regulation 2010/1093 <a href="#">2009/0142(COD)</a>  <b>Subject</b>  2.50.04 Banks and credit 2.50.04.02 Electronic money and payments, cross-border credit transfers 4.60.08 Safety of products and services, product liability  <b>Legislative priorities</b>  <a href="#">Joint Declaration 2023-24</a>	

Key players				
European Parliament	<b>Committee responsible</b>		<b>Rapporteur</b>	<b>Appointed</b>
	<a href="#">ECON</a>	Economic and Monetary Affairs	REPASI René (S&D)	12/09/2024
			Shadow rapporteur  PEREIRA Lídia (EPP)  KUBÍN Tomáš (P/E)  MALAĞ Marlena (ECR)  LØKKEGAARD Morten (Renew)  SINKEVIČIUS Virginijus (Greens/EFA)  SARAMO Jussi (The Left)	
	<b>Former committee responsible</b>		<b>Former rapporteur</b>	<b>Appointed</b>
	<a href="#">ECON</a>	Economic and Monetary Affairs	BELKA Marek (S&D)	19/07/2023
	<b>Former committee for opinion</b>		<b>Former rapporteur for opinion</b>	<b>Appointed</b>
	<a href="#">IMCO</a>	Internal Market and Consumer Protection	The committee decided not to give an opinion.	
	<a href="#">JURI</a>	Legal Affairs	The committee decided not to give an opinion.	

	<div style="border: 1px solid red; display: inline-block; padding: 2px;">LIBE</div> <a href="#">Civil Liberties, Justice and Home Affairs</a>	The committee decided not to give an opinion.	
<a href="#">Council of the European Union</a>			
<a href="#">European Commission</a>	<a href="#">Commission DG</a>	<a href="#">Commissioner</a>	
	<a href="#">Financial Stability, Financial Services and Capital Markets Union</a>	MCGUINNESS Mairead	
<a href="#">European Economic and Social Committee</a>			

<a href="#">Key events</a>			
Date	Event	Reference	Summary
28/06/2023	Legislative proposal published	<a href="#">COM(2023)0367</a> 	<a href="#">Summary</a>
11/09/2023	Committee referral announced in Parliament, 1st reading		
14/02/2024	Vote in committee, 1st reading		
22/02/2024	Committee report tabled for plenary, 1st reading	<a href="#">A9-0052/2024</a>	<a href="#">Summary</a>
23/04/2024	Decision by Parliament, 1st reading	<a href="#">T9-0298/2024</a>	<a href="#">Summary</a>
23/04/2024	Results of vote in Parliament		
21/10/2024	Committee decision to open interinstitutional negotiations after 1st reading in Parliament		
13/11/2024	Committee referral announced in Parliament, 1st reading		
13/11/2024	Committee decision to enter into interinstitutional negotiations announced in plenary (Rule 72)		





<a href="#">Technical information</a>	
<b>Procedure reference</b>	2023/0210(COD)
<b>Procedure type</b>	COD - Ordinary legislative procedure (ex-codecision procedure)
<b>Procedure subtype</b>	Legislation
<b>Legislative instrument</b>	Regulation
<b>Amendments and repeals</b>	Amending Regulation 2010/1093 <a href="#">2009/0142(COD)</a>
<b>Legal basis</b>	Treaty on the Functioning of the European Union TFEU 114
<b>Other legal basis</b>	Rules of Procedure EP 165
<b>Mandatory consultation of other institutions</b>	<a href="#">European Economic and Social Committee</a>
<b>Stage reached in procedure</b>	Awaiting Council's 1st reading position
<b>Committee dossier</b>	ECON/9/12430

## Documentation gateway

### European Parliament

Document type	Committee	Reference	Date	Summary
Committee draft report		<a href="#">PE755.995</a>	13/11/2023	
Amendments tabled in committee		<a href="#">PE757.115</a>	04/12/2023	
Amendments tabled in committee		<a href="#">PE757.126</a>	04/12/2023	
Committee report tabled for plenary, 1st reading/single reading		<a href="#">A9-0052/2024</a>	22/02/2024	<a href="#">Summary</a>
Text adopted by Parliament, 1st reading/single reading		<a href="#">T9-0298/2024</a>	23/04/2024	<a href="#">Summary</a>

### European Commission

Document type	Reference	Date	Summary
Legislative proposal	<a href="#">COM(2023)0367</a> 	28/06/2023	<a href="#">Summary</a>
Document attached to the procedure	<a href="#">SEC(2023)0256</a> 	29/06/2023	
Document attached to the procedure	<a href="#">SWD(2023)0231</a> 	29/06/2023	
Document attached to the procedure	<a href="#">SWD(2023)0232</a> 	29/06/2023	
Commission response to text adopted in plenary	<a href="#">SP(2024)394</a>	08/08/2024	

### National parliaments

Document type	Parliament /Chamber	Reference	Date	Summary
Contribution	<a href="#">CZ_CHAMBER</a>	<a href="#">COM(2023)0367</a>	14/11/2023	

### Other institutions and bodies

Institution/body	Document type	Reference	Date	Summary
EDPS	Document attached to the procedure	<a href="#">N9-0086/2023</a> <a href="#">OJ C 000 16.11.2023, p. 0000</a>	22/08/2023	
EESC	Economic and Social Committee: opinion, report	<a href="#">CES3611/2023</a>	13/12/2023	
ECB	European Central Bank: opinion, guideline, report	<a href="#">CON/2024/0013</a> <a href="#">OJ OJ C 19.06.2024</a>	30/04/2024	

### Additional information

Source	Document	Date
EP Research Service	<a href="#">Briefing</a>	29/08/2025

European Commission	<a href="#">EUR-Lex</a>	
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## Meetings with interest representatives published in line with the Rules of Procedure

### Rapporteurs, Shadow Rapporteurs and Committee Chairs

Transparency				
Name	Role	Committee	Date	Interest representatives
REPASI René	Rapporteur	ECON	07/11/2025	Die Deutsche Kreditwirtschaft
REPASI René	Rapporteur	ECON	27/10/2025	European Banking Federation
REPASI René	Rapporteur	ECON	24/10/2025	Afore Consulting Paysafe Ltd
REPASI René	Rapporteur	ECON	24/10/2025	Swedish Bankers' Association
REPASI René	Rapporteur	ECON	16/10/2025	Asociación Española de Banca
LALUCQ Aurore	Committee chair	ECON	25/09/2025	Digital Music Europe
LALUCQ Aurore	Committee chair	ECON	18/09/2025	Orange
LALUCQ Aurore	Committee chair	ECON	18/09/2025	The European Digital Payments Industry Alliance
REPASI René	Rapporteur	ECON	15/09/2025	Revolut Ltd
REPASI René	Rapporteur	ECON	11/09/2025	Sveriges Konsumenter, The Swedish Consumers' Association
REPASI René	Rapporteur	ECON	04/09/2025	Digital Music Europe
REPASI René	Rapporteur	ECON	03/09/2025	Apple Inc.
REPASI René	Rapporteur	ECON	25/08/2025	European Banking Authority
REPASI René	Rapporteur	ECON	15/07/2025	European Telecommunications Network Operators' Association
LØKKEGAARD Morten	Shadow rapporteur	ECON	08/07/2025	European Payment Institutions Federation
LØKKEGAARD Morten	Shadow rapporteur	ECON	03/07/2025	European Banking Federation
LØKKEGAARD Morten	Shadow rapporteur	ECON	02/07/2025	European Tech Alliance
LØKKEGAARD Morten	Shadow rapporteur	ECON	25/06/2025	Fleishman-Hillard
REPASI René	Rapporteur	ECON	16/06/2025	ING Group
REPASI René	Rapporteur	ECON	11/06/2025	The European Association of Corporate Treasurers
REPASI René	Rapporteur	ECON	03/06/2025	Bureau Européen des Unions de Consommateurs
REPASI René	Rapporteur	ECON	20/05/2025	Giesecke+Devrient
REPASI René	Rapporteur	ECON	13/05/2025	Card Payment Sweden Danske Bank A/S Nordea Bank Abp Swedbank AB (publ)

REPASI René	Rapporteur	ECON	15/04/2025	Deutsche Bank AG
REPASI René	Rapporteur	ECON	15/04/2025	DER MITTELSTANDSVERBUND
REPASI René	Rapporteur	ECON	15/04/2025	European & International Booksellers Federation
REPASI René	Rapporteur	ECON	25/03/2025	Centre for European Policy Studies
LØKKEGAARD Morten	Shadow rapporteur	ECON	18/02/2025	Meta Platforms Ireland Limited and its various subsidiaries
REPASI René	Rapporteur	ECON	29/01/2025	Nordea Bank Abp
LØKKEGAARD Morten	Rapporteur	ECON	28/01/2025	Revolut Ltd
JORON Virginie	Shadow rapporteur for opinion	IMCO	11/12/2023	ARCTURUS GROUP
BELKA Marek	Rapporteur	ECON	28/11/2023	European Parliamentary Financial Services Forum
BELKA Marek	Rapporteur	ECON	24/11/2023	EuroCommerce
BELKA Marek	Rapporteur	ECON	22/11/2023	EDENRED
BELKA Marek	Rapporteur	ECON	14/11/2023	Association of Credit Card Issuers in Europe
BELKA Marek	Rapporteur	ECON	17/10/2023	European Payment Institutions Federation
KOVAŘÍK Ondřej	Shadow rapporteur	ECON	10/10/2023	The European Digital Payments Industry Alliance
KOVAŘÍK Ondřej	Shadow rapporteur	ECON	03/10/2023	Fédération bancaire française
BELKA Marek	Rapporteur	ECON	28/09/2023	European Third Party Providers Association
BELKA Marek	Rapporteur	ECON	27/09/2023	Związek Banków Polskich
BELKA Marek	Rapporteur	ECON	27/09/2023	Bureau Européen des Unions de Consommateurs
BELKA Marek	Rapporteur	ECON	25/09/2023	European Banking Federation
BELKA Marek	Rapporteur	ECON	06/09/2023	The European Digital Payments Industry Alliance

## Other Members

Transparency		
Name	Date	Interest representatives
SCHWAB Andreas	14/10/2025	European Telecommunications Network Operators' Association Alessandro Gropelli
KELLEHER Billy	24/09/2025	European Digital Finance Association
LALUCQ Aurore	09/07/2025	European Payment Institutions Federation
FERBER Markus	09/07/2025	European Payment Institutions Federation
LØKKEGAARD Morten	04/07/2025	Vipps MobilePay
DOHERTY Regina	05/03/2025	Banking & Payments Federation Ireland
DOHERTY Regina	05/03/2025	Bank of Ireland Group plc
AGIUS Peter	18/02/2025	European Gaming and Betting Association
AGIUS Peter	11/02/2025	MESEURO Srl

SANT Alfred	13/02/2024	BOUYGUES EUROPE
FERNÁNDEZ Jonás	12/02/2024	Telefonica, S.A.
FERBER Markus	31/01/2024	IC Cash
KELLEHER Billy	24/01/2024	IACTA Limited
FERNÁNDEZ Jonás	12/12/2023	Social Vouchers International Association
SAILLIET Laurence	28/11/2023	Gide Loyrette Nouel
KARAS Othmar	27/11/2023	Wirtschaftskammer Österreich
GARCÍA-MARGALLO Y MARFIL José Manuel	24/11/2023	Asociación Española de Banca
KELLEHER Billy	16/11/2023	Banking & Payments Federation Ireland
FITZGERALD Frances	30/08/2023	Expedia Group

## Payment services in the internal market

2023/0210(COD) - 23/04/2024 - Text adopted by Parliament, 1st reading/single reading

The European Parliament adopted by 511 votes to 22, with 75 abstentions, a legislative resolution on the proposal for a regulation of the European Parliament and of the Council on payment services in the internal market and amending Regulation (EU) No 1093/2010.

The proposed Regulation lays down uniform requirements on the provision of payment services and electronic money services, as regards: (a) the transparency of conditions and information requirements for payment services and electronic money services; (b) the respective rights and obligations of payment and electronic money service users, and of payment and electronic money service providers in relation to the provision of payment services and electronic money services.

The European Parliament's position adopted at first reading under the ordinary legislative procedure amends the proposal as follows:

### ***Currency and currency conversion***

Where a currency conversion service is offered prior to the initiation of the payment transaction and where that currency conversion service is offered at an ATM, at the point of sale or by the payee, the party offering the currency conversion service to the payer should disclose to the payer all charges and the exchange rate to be used for converting the payment transaction. Information on charges and the exchange rate should be provided in a **prominent and transparent manner** prior to authorisation of the payment transaction by the payer.

Where, for the use of a given payment instrument, the payee requests a charge or offers a reduction, the payee should inform the payer thereof prior to the initiation of the payment transaction, in a clear, transparent and accessible format.

Natural or legal persons providing cash withdrawal services should provide in a transparent, distinguishable and understandable way to their customers information on any charges, including the exchange rate and any mark-up over the latest available applicable foreign exchange rate issued by the relevant central bank, directly at the initiation of the process of withdrawal as well as upon receipt of the cash when the transaction is completed

The Regulation provides for a derogation from the information requirements for low-value payment instruments and electronic money (payment transactions with a unit amount not exceeding EUR 50 or with a spending limit of EUR 250).

### ***Rights and obligations in relation to the provision and use of payment services***

When an operator of an automatic teller machine (ATM) is authorised as a credit institution or payment service provider in the Union, and provides cash withdrawal services, that operator should provide or make available **information about any fixed fee applicable at the initiation of the withdrawal process**, specifically at or before the moment the user's card is inserted into, or tapped against, the ATM. Any such fixed fee should be displayed in monetary value and ensure that the user is informed in a transparent, distinguishable and understandable way of any fixed fees charged by that ATM operator for the cash withdrawal, regardless of the provenance of the ATM card used.

The payment service provider should not prevent the payee from offering the payer a reduction or otherwise steering the payer towards the use of a given payment instrument.

### ***Provision by credit institutions of payment accounts to payment institutions***

A credit institution should only refuse to open or should only close a payment account for a payment institution for its agents or distributors or for an applicant for a license as a payment institution in cases where it is justified on objective, **non-discriminatory and proportionate grounds**.

Where a credit institution decides to close a payment account in accordance with this paragraph, the account closure should take effect upon the expiry of a notice period which should not be less than four months, unless the payment account is closed due to fraud-related reasons or reasons connected to illegal activities.

### ***Addressing location-based payment account identifier discrimination***

Where a payer makes a credit transfer to a payee holding a payment account located within the Union, the payer should not be required to specify the Member State in which that payment account is located, provided that the payment account is reachable. Where a payee accepts a credit transfer or uses a direct debit to collect funds from a payer holding a payment account located within the Union, the payee should not be required to specify the Member State in which that payment account is located, provided that the payment account is reachable.

### ***Limits and blocking of the use of the payment instrument***

Where a specific payment instrument is used for the purposes of giving permission, the payer and the payer's payment service provider should offer to the payment service user the possibility of setting fair and proportionate spending limits for payment transactions executed through that payment instrument.

Payment service providers should block the payment instrument in the case of objectively justified risks relating to the security of the payment instrument, the suspicion of unauthorised or fraudulent use of the payment instrument. Where such blocking does not take place despite reasonable grounds for suspecting fraud, the payer should not bear any financial consequences, except where the payer has acted fraudulently.

### ***Means of communication***

In order for the payment service user to have an easier access to the payment service provider, the latter should create and serve a communication channel to enable the payment service user to make a notification or to request unblocking of the payment instrument as provided for in this Regulation. That channel should also make it possible for the payment service user to make a notification about a fraudulent transaction, to receive qualified advice when suspecting to be victim of a fraud attack and to notify problematic issues concerning conducted payments, such as errors of the payment machines during the payments.

### ***Payment service provider's liability for unauthorised payment transactions***

Where the payer's payment service provider had reasonable grounds for suspecting fraud committed by the payer, the payer's payment service provider should, within **14 business days** after noting or being notified of the transaction, do either of the following: (a) refund the payer the amount of the unauthorised payment transaction if the payer's payment service provider has concluded, after further investigation, that no fraud has been committed by the payer.

### ***Awareness measures***

Electronic communications service providers should have in place all necessary educational measures, including **alerts** to their customers via all appropriate means and media when new forms of online scams emerge, taking into account the needs of their most vulnerable groups of customers. They should give their customers clear indications as to how to **identify fraudulent attempts** and warn them as to the necessary actions and precautions to be taken to avoid falling victim to fraudulent actions targeting them.

### ***Fair, reasonable and non-discriminatory access to mobile devices***

Original equipment manufacturers of mobile devices and electronic communications service providers should not be prevented from taking strictly necessary and proportionate measures to ensure that interoperability does not compromise the integrity of the hardware and software features concerned by the interoperability obligation provided that such measures are duly justified.

## **Payment services in the internal market**

2023/0210(COD) - 22/02/2024 - Committee report tabled for plenary, 1st reading/single reading

The Committee on Economic and Monetary Affairs adopted the report by Marek BELKA (S&D, PL) on the proposal for a regulation of the European Parliament and of the Council on payment services in the internal market and amending Regulation (EU) No 1093/2010.

The proposed Regulation lays down uniform requirements on the provision of payment services and electronic money services, as regards: (a) the transparency of conditions and information requirements for payment services and electronic money services; (b) the respective rights and obligations of payment and electronic money service users, and of payment and electronic money service providers in relation to the provision of payment services and electronic money services.

The committee responsible recommended that the European Parliament's position adopted at first reading under the ordinary legislative procedure should amend the proposal as follows:

### ***Transparency of conditions and information requirements***

The amended text specifies that where a currency conversion service is offered prior to the initiation of the payment transaction and where that currency conversion service is offered at an ATM, at the point of sale or by the payee, the party offering the currency conversion service to the payer should **disclose to the payer all charges and the exchange rate** to be used for converting the payment transaction.

Information on charges and the exchange rate should be provided in a **prominent and transparent manner** prior to authorisation of the payment transaction by the payer.

Where, for the use of a given payment instrument, the payee requests a charge or offers a reduction, the payee should inform the payer thereof prior to the initiation of the payment transaction, in a clear, transparent and accessible format.

#### ***Rights and obligations in relation to the provision and use of payment services***

When an operator of an automatic teller machine (ATM) is authorised as a credit institution or payment service provider in the Union, and provides cash withdrawal services, that operator should provide or make available information about any fixed fee applicable at the initiation of the withdrawal process, specifically at or before the moment the user's card is inserted into, or tapped against, the ATM. Any such fixed fee should be displayed in monetary value and ensure that the user is informed in a transparent, distinguishable and understandable way of any fixed fees charged by that ATM operator for the cash withdrawal, regardless of the provenance of the ATM card used.

The payment service provider should not prevent the payee from offering the payer a reduction or otherwise steering the payer towards the use of a given payment instrument.

#### ***Provision by credit institutions of payment accounts to payment institutions***

A credit institution should only refuse to open or should only close a payment account for a payment institution for its agents or distributors or for an applicant for a license as a payment institution in cases where it is justified on objective, non-discriminatory and proportionate grounds.

Where a credit institution decides to close a payment account in accordance with this paragraph, the account closure should take effect upon the expiry of a notice period which should not be less than four months, unless the payment account is closed due to fraud-related reasons or reasons connected to illegal activities.

#### ***Limits and blocking of the use of the payment instrument***

Where a specific payment instrument is used for the purposes of giving permission, the payer and the payer's payment service provider should offer to the payment service user the possibility of setting fair and proportionate spending limits for payment transactions executed through that payment instrument.

Payment service providers should **block the payment instrument in the case of objectively justified risks** relating to the security of the payment instrument, the suspicion of unauthorised or fraudulent use of the payment instrument. Where such blocking does not take place despite reasonable grounds for suspecting fraud, the payer should not bear any financial consequences, except where the payer has acted fraudulently.

#### ***Means of communication***

In order for the payment service user to have an easier access to the payment service provider, the latter should create and serve a communication channel to enable the payment service user to make a notification or to request unblocking of the payment instrument as provided for in this Regulation. That channel should also make it possible for the payment service user to make a notification about a fraudulent transaction, to receive qualified advice when suspecting to be victim of a fraud attack and to notify problematic issues concerning conducted payments, such as errors of the payment machines during the payments.

#### ***Payment service provider's liability for unauthorised payment transactions***

Where the payer's payment service provider had reasonable grounds for suspecting fraud committed by the payer, the payer's payment service provider should, within **14 business days** after noting or being notified of the transaction, do either of the following: (a) refund the payer the amount of the unauthorised payment transaction if the payer's payment service provider has concluded, after further investigation, that no fraud has been committed by the payer.

#### ***Educational measures***

Electronic communications service providers should have in place all necessary educational measures, including **alerts** to their customers via all appropriate means and media when new forms of online scams emerge, taking into account the needs of their most vulnerable groups of customers. The service providers should: (i) give their customers clear indications as to how to identify fraudulent attempts and warn them as to the necessary actions and precautions to be taken to avoid falling victim to fraudulent actions targeting them; (ii) inform their customers of the procedure for reporting fraudulent actions and how to rapidly obtain fraud-related information.

Member States should allocate substantial means to investing in **education on payment-related fraud**. Such education may take the form of a media campaign or lessons at schools.

#### ***Fair, reasonable and non-discriminatory access to mobile devices***

Original equipment manufacturers of mobile devices and electronic communications service providers should not be prevented from taking strictly necessary and proportionate measures to ensure that interoperability does not compromise the integrity of the hardware and software features concerned by the interoperability obligation provided that such measures are duly justified.

## **Payment services in the internal market**

2023/0210(COD) - 28/06/2023 - Legislative proposal

PURPOSE: to lay down rules on payment services in the internal market.

PROPOSED ACT: Regulation of the European Parliament and of the Council.

ROLE OF THE EUROPEAN PARLIAMENT: the European Parliament decides in accordance with the ordinary legislative procedure and on an equal footing with the Council.

BACKGROUND: the second Payment Services Directive (PSD2) provides a legal framework for all retail payments in the EU, both Euro and other currencies, domestic and cross-border. PSD2 has tackled the barriers to access to new types of payment services and improved the level of consumer protection and security. PSD2 contains both rules on the provision of payment services by payment service providers (PSPs) and rules on the authorisation and supervision of a specific category of financial service providers, namely payment institutions.

The review of PSD2 has led the Commission to decide to propose legislative changes to PSD2 in order to improve its functioning. These changes are set out in two proposals, this proposal for a Regulation on payment services in the EU and a [proposal for a Directive](#) on payment and e-money services, focusing on the authorisation and supervision of payment institutions (and amending certain other Directives).

The impact assessment accompanying this proposal (as well as the proposal for a Directive on payment and e-money services) found that there are four key problems in the EU payment market, despite the achievements of PSD2: (i) consumers are at risk of fraud and lack confidence in payments; (ii) the open banking sector functions imperfectly; (iii) supervisors in EU Member States have inconsistent powers and obligations; (iv) there is an unlevel playing field between banks and non-bank PSPs.

The proposal will amend and modernise the current Payment Services Regulation (PSR). It will ensure consumers can continue to safely and securely make electronic payments and transactions in the EU, domestically or cross-border, in euro and non-euro.

CONTENT: the proposed Regulation lays down rules applicable to payment services providers related to payments. It lays down uniform requirements on the provision of payment services and electronic money services, as regards:

- the **transparency of conditions and information requirements** for payment services and electronic money services;
- the **respective rights and obligations** of payment and electronic money service users, and of payment and electronic money service providers in relation to the provision of payment services and electronic money services.

It will apply to payment services provided within the Union by the following categories of payment service providers:

- credit institutions, including branches thereof where such branches are located in the Union, whether the head offices of those are located within the Union or outside the Union;
- **post office giro institutions** which are entitled under national law to provide payment services;
- payment institutions;
- the ECB and national central banks when not acting in their capacity as monetary authority or other public authorities;
- Member States or their regional or local authorities when not acting in their capacity as public authorities.

More specifically, it consists of a package of measures which:

- combat and mitigate payment **fraud**, by enabling payment service providers to share fraud-related information between themselves, increasing consumers' awareness, strengthening customer authentication rules, extending refund rights of consumers who fall victim to fraud and making a system for checking alignment of payees' IBAN numbers with their account names mandatory for all credit transfers;
- improve **consumer rights**, in cases for example where their funds are temporarily blocked, improve transparency on their account statements and provide more transparent information on ATM charges;
- further levelling the playing field between **banks and non-banks**, in particular by allowing non-bank payment service providers access to all EU payment systems, with appropriate safeguards, and securing those providers' rights to a bank account;
- improve the functioning of **open banking**, by removing remaining obstacles to providing open banking services and improving customers' control over their payment data, enabling new innovative services to enter the market;
- improve the availability of cash in shops and via ATMs, by allowing retailers to provide **cash services to customers without requiring a purchase** and clarifying the rules for independent ATM operators;
- strengthen harmonisation and enforcement, by enacting most payment rules in a directly applicable regulation and reinforcing provisions on implementation and penalties.