26.3.2014 A7-0169/202

Amendment 202 Sampo Terho on behalf of the EFD Group

Report A7-0169/2014

Diogo Feio

Payment services in the internal market COM(2013)0547 – C7-0230/2013 – 2013/0264(COD)

Proposal for a directive Article 65 – paragraph 1

Text proposed by the Commission

1. Member States shall ensure that, without prejudice to Article 63, in the case of an unauthorised payment transaction, the payer's payment service provider refunds to the payer *immediately* the amount of the unauthorised payment transaction and, where applicable, restores the debited payment account to the state in which it would have been had the unauthorised payment transaction not taken place. This shall also ensure that the credit value date for the payer's payment account shall be no later than the date the amount had been debited

Amendment

1. Member States shall ensure that, without prejudice to Article 63, in the case of an unauthorised payment transaction, the payer's payment service provider refunds to the payer *without undue delay* the amount of the unauthorised payment transaction and, where applicable, restores the debited payment account to the state in which it would have been had the unauthorised payment transaction not taken place. This shall also ensure that the credit value date for the payer's payment account shall be no later than the date the amount had been debited

Or. en

26.3.2014 A7-0169/203

Amendment 203
Sampo Terho
on behalf of the EFD Group

Report A7-0169/2014

Diogo Feio

Payment services in the internal market COM(2013)0547 – C7-0230/2013 – 2013/0264(COD)

Proposal for a directive Article 65 – paragraph 2

Text proposed by the Commission

2. Where a third party payment service provider is involved, the account servicing payment service provider shall refund 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. Financial compensation to the account servicing payment service provider by the third party payment service provider may be applicable.

Amendment

2. Where the payment service user chooses to make use of a third party payment service provider, the third party payment service provider shall refund the amount of the unauthorised payment transaction including compensation for loss of interest, unless otherwise agreed between the account servicing payment service provider and the third party payment service provider or unless the third party payment service provider can prove that it is not responsible.

Or. en