

**Question for written answer E-003259/2022  
to the Commission**

Rule 138

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Subject: Improving bank account portability in the EU

The Single European Payments Area (SEPA) includes all 27 members of the EU as well as nine other European countries, and Directive (EU) 2015/2366 (PSD2) states that it 'has facilitated the creation of Union-wide 'payment factories' and 'collection factories', allowing for the centralisation of payment transactions of the same group.'

The PSD2 also states that 'there is a genuine demand for specific euro-denominated direct debit products within SEPA'<sup>1</sup>, but there are some inefficiencies, namely consumers have to keep and/or open a bank account using a residence permit, or they 'cannot transfer money across national lines because of discrimination against foreign IBAN codes. This has paralysed competition and innovation in cross-border payments'<sup>2</sup>.

1. Will the Commission amend Directive 2014/92/EU, Directive 2015/2366 and the relevant legislative framework in order for people to be able to open a bank account in any EU Member State, even without residence there?
2. Will the Commission consider voluntary, additional and complementary EU-wide account number portability<sup>3</sup> in order to further integrate the SEPA, increase competition in the market for payment accounts and to increase consumer mobility across borders within the EU<sup>4</sup>?

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<sup>1</sup> <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32014L0092>

<sup>2</sup> <https://www.ft.com/content/bc3e6afb-5cea-4898-a573-0fb784c22a1d>

<sup>3</sup> Non-paper introducing EU-wide account number portability

<sup>4</sup> <https://www.maastrichtuniversity.nl/blog/2013/03/single-euro-payments-area-no-free-movement-bank-accounts>