

EN

E-001077/2023

Answer given by Ms McGuinness
on behalf of the European Commission
(2.6.2023)

As announced in the Commission Work Programme 2023 (Annex)¹, the Commission is working on a review of the second Payment Services Directive² (PSD), including a proposal for amendments. This review, scheduled to be adopted in the second quarter of 2023, includes the functioning of open banking rules under the PSD, with regard to the sharing of payment account data with customer consent. The public consultation on the review included open banking, and it was an opportunity for stakeholders to provide input on the possible harmonisation of open banking data access interfaces.

There are no current plans to harmonise the presentation of payment account statements. The Commission is not aware of any consumer dissatisfaction with payment account statements, and consumer representative bodies have not called for harmonisation in this respect.

¹ COM(2022) 548 final: https://commission.europa.eu/system/files/2022-10/com_2022_548_1_annexe_en.pdf

² OJ L 337, 23.12.2015, p. 35–127.