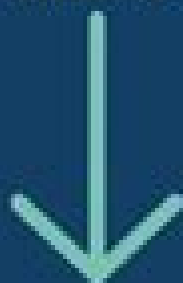




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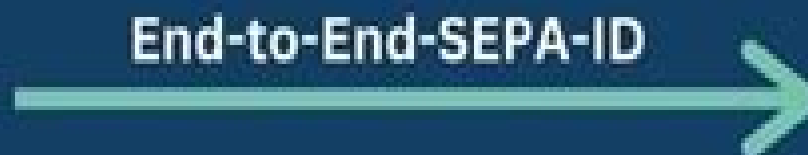
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this field to achieve the goals of the SEPA project for example the emergence of at least one additional European card scheme Preparations for the third type of payment instrument SEPA Direct Debit SDD have continued over the past year resulting in the adoption of one rulebook for the Core service and another for the Business to Business service for the planned launch on 1 November 2009 Moreover the Payment Services Directive which is crucial in providing a sound legal basis across the EU for the processing of payments instruments and especially for direct debits was adopted in November 2007 Despite mostly positive developments since the publication of the 5th Progress Report in July 2007 the Eurosystem has observed that motivation for the project has been fading away among market participants and that the constructive spirit of the preparation phase has turned into a downbeat attitude Therefore the Eurosystem considers it helpful to issue a further progress report which focuses on those areas where work remains to be done by the market in order to overcome this weariness and to ensure the success of SEPA The addressees of the report are not only the banks and future payment institutions but all relevant stakeholders such as corporates public administrations merchants and consumers The goals of SEPA can only be fully achieved if all stakeholders combine their efforts *The Payment Services Directive II* Gimigliano, Gabriella, Božina Beroš, Marta, 2021-12-14 This comprehensive and essential Commentary examines both the origins and effect of the EU's 2015 Payment Services Directive PSD2 Addressing a significant gap in the available literature the book is divided into two parts Part I analyses the legislative provisions of the Directive while Part II explores the PSD2 implementation experience in selected EU Member States as well as in the United Kingdom

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