

Time is running out for ASPSPs that go for good APIs with a fall back exemption

PSD2-
proposal COM

PSD2 in
*Official Journal
of EU*

EBA *Draft RTS on
SCA and CSC
toCOM*

PSD2 transposition
date in MS national
law

EBA Opinion on
COM delegated
act SCA and SC

PSP's to comply
w RTS on SCA&SC
API
Testing

1 Aug 2015

13 Jan 2016

27 Nov 2017

13 Mar 2018

Dec 2018

24 Jul 2013

23 Dec
2015

23 Feb 2017

13 Jan 2018

29 Jun 2018

14 Mar '19
14 Sep '19



Entry into force
*GLs on the
security of
internet
payments*

PSD2 enters
into force

EBA *Final Draft
RTS on SCA
and CSC to
COM*

COM delegated act
RTS on SCA and
SCA

EBA Exemption GL
expected



API Evaluation Group