

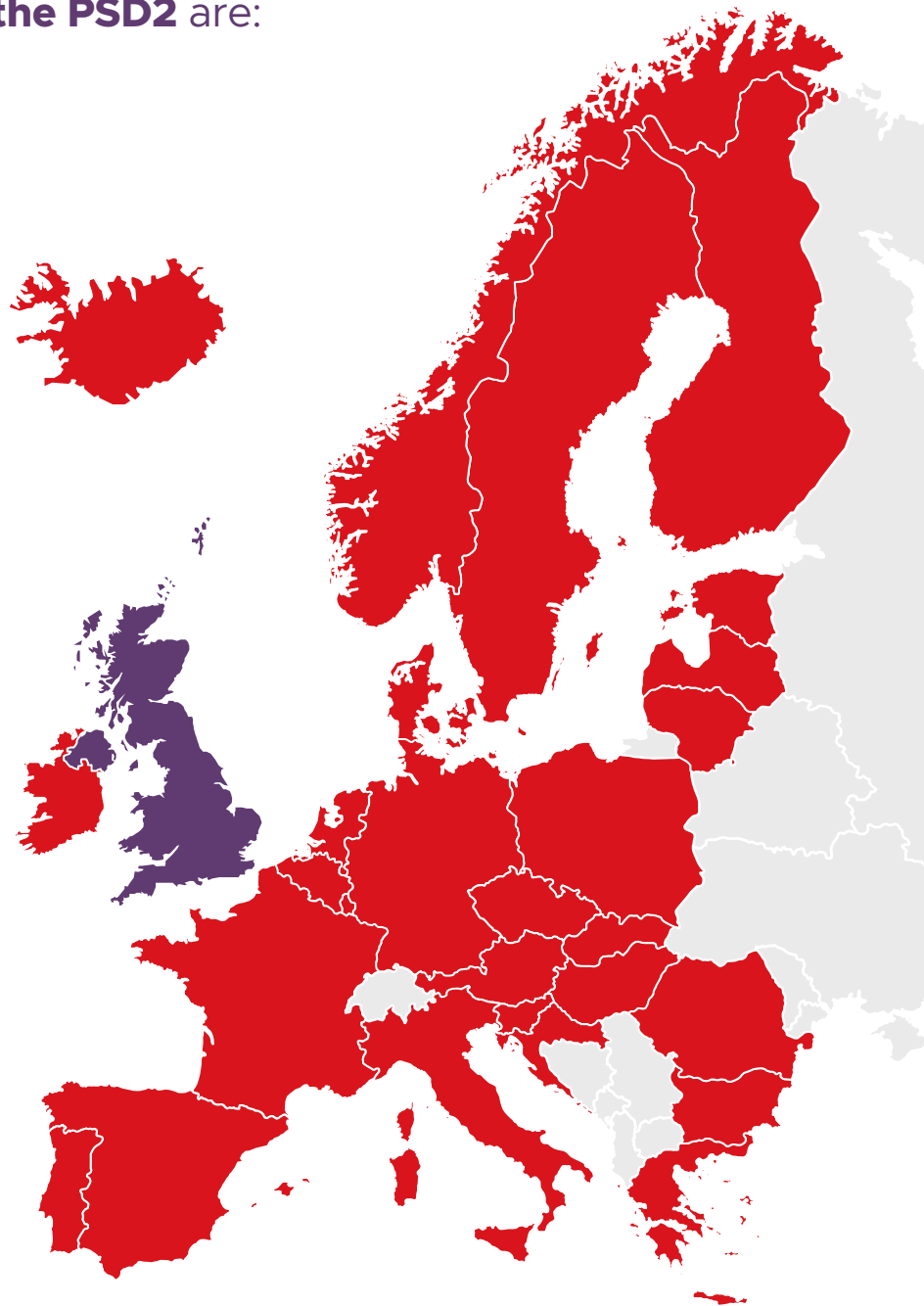
PSD2 COMPLIANCE COUNTRIES - SECOND PAYMENT SERVICES DIRECTIVE

What is PSD2?

- ❖ The PSD2 (The Revised Payment Services Directive) is a European legislation that governs consumer and business payments in the EU.
- ❖ The PSD2 updates and enhances the EU rules put in place by the initial PSD adopted in 2007. The PSD2 entered into force on 12 January 2016.

The **four main objectives of the PSD2** are:

1. To contribute to a more integrated and efficient European payments market;
2. To further level the playing field for payment service providers by including new players;
3. To make payments safer and more secure; and
4. To enhance protection for European consumers and businesses.



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- Sweden

* **United Kingdom** - The UK transposed PSD2 into UK legislation in the [Payment Services Regulations 2017 \(PSRs 2017\)](#) and these were published on 19 July 2017.

The Author: *InnReg* is a team of over 20 Regulatory Compliance and Innovation Consulting experts helping fintechs succeed in highly regulated markets since 2013, globally. InnReg provides fintech compliance and operations consulting and outsourcing services focused on mitigating regulatory risk while helping clients launch innovative fintech products and services.

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