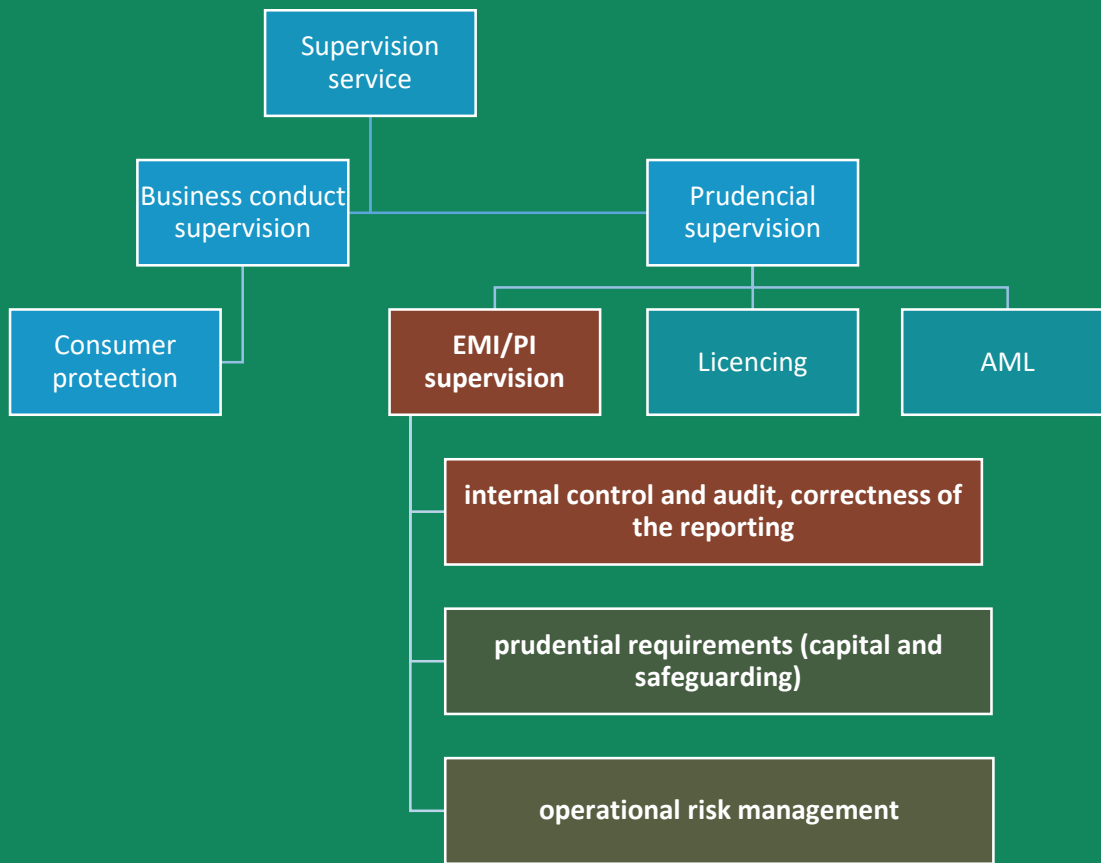




LIETUVOS BANKAS
EUROSISTEMA

Supervision of payment institutions and e- money institutions

Rūta Merkevičiūtė
Head of Division
E-money and Payment institutions
supervision



Main Duties and Responsibilities of PI&EMIs supervision division

- **Collect and analyse** information from PI&EMIs, auditors reports;
- Coordinate approval of **program of supervision actions** for the next year;
- **Assess financial standing** of PI&EMIs;
- **Monitor compliance** with prudential requirements, legal acts, regulation and laws;
- **Conduct off-site and on-site inspections** (leading of the commission/prudential requirements);
- Provide **proposals on** the need of issue **new or amend existing regulatory acts**
- **Publish quarterly information** on the performance, the trends and development of the system;

Supervision of payment institutions and e- money institutions

1. Safeguarding requirements

2. Operational risk

3. Usage of outsourcing arrangements, control of outscoring arrangements

4. Internal control

Safeguarding requirements

An e-money/payment institution must safeguard the funds with one of the following methods:

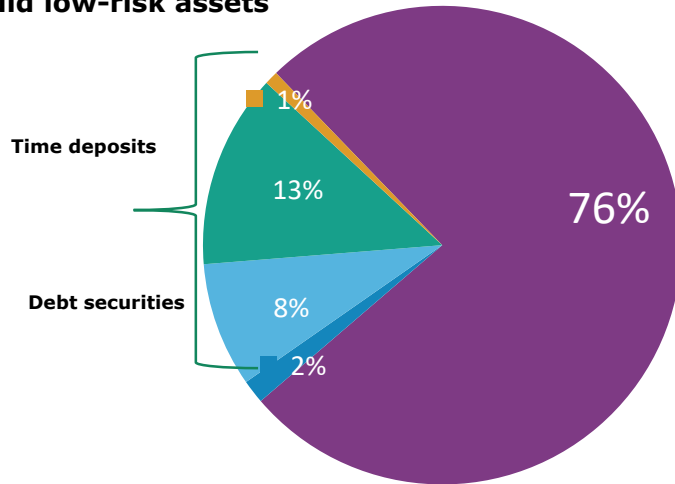
- 1) funds must be deposited in a **separate account** in a credit institution, Central bank
- 2) invested in secure, liquid low-risk assets*
- 3) by covering these funds by an insurance policy or a guarantee, a warranty statement from an insurance company or a credit institution

* defined by BoL

Safeguarding requirements 2018



**invested in secure,
liquid low-risk assets**



**Deposited in a
separate account in
a credit institution**



Operational risk

- **From 1st April Rules Regarding Operational or Security Incident Reporting to the Bank of Lithuania:**
 - ✓ notification on major operational or security incidents (OPRISK)
 - ✓ notification on the decision to decline to open a payment account, limit access to the account or close it (REJECT)
 - ✓ notification on the suspected fraudulent activities of the payer (FRAUD)
 - ✓ notification on limiting access for an account information service provider or a payment initiation service provider to a payment account (BLOCK)
- **Yearly repots on Operational and IT security risk**
- **Submission via <https://epaslaugos.lb.lt/suptech>**

Usage of outsourcing arrangements, control of outscoring arrangements

- An institution intending to outsource must notify the BoL no later than one month in advance
- An institution must immediately notify the BoL of all changes
- BoL may instruct the institution not to conclude the contract, to correct violations of legal acts, reduce the volumes of such contract or take other actions
- **Main functions were outsourced:** IT, KYC, clients onboarding, fraud detection, prevention and transaction monitoring.

Internal control

a continuous process in the course of which the heads of the EMI/PI and other employees influencing the **process ensure** that:

- ✓ financial and other information used both inside EMI/PI and for supervisory purposes or by third persons is **reliable, adequate and timely**
- ✓ activity of EMI/PI **is compliant** with laws and institution's strategy

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many thanks



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Mokėjimo paslaugų direktyvos (PSD2) reikalavimai

Šarūnas Grigas
2019-05-21 Vilnius

PSD2 reikalavimai

**Dėl atvirojo
ryšio sąsajų**

**Dėl saugesnio
autentiškumo
patvirtinimo
(SCA)**

Kam taikomi reikalavimai dėl atvirojo ryšio sąsajų

Mokėjimo paslaugų teikėjams, turintiems internetu pasiekiamų mokėjimo sąskaitų:

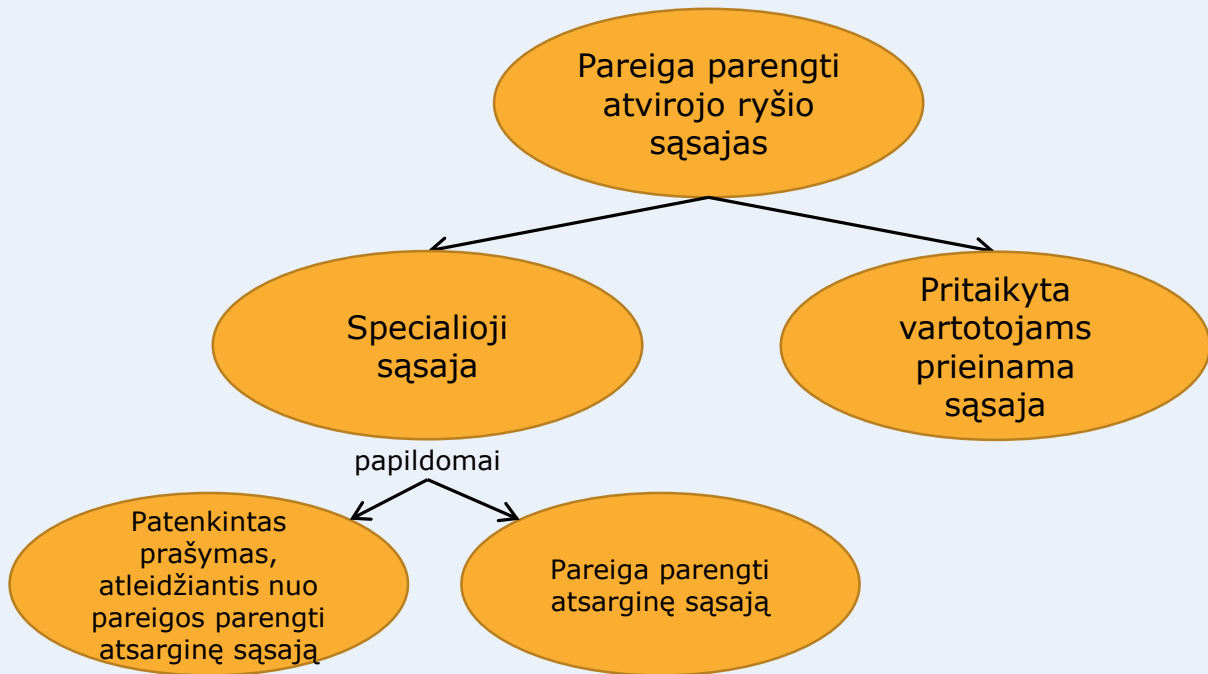
- mokėjimo sąskaitos pasiekiamos per internetinę bankininkystę
- mokėjimo sąskaitos pasiekiamos per mobiliąją programėlę

Mokėjimų įstatymas:

- Mokėjimo sąskaita – vieno ar kelių mokėjimo paslaugų vartotojų vardu atidaryta sąskaita, naudojama mokėjimo operacijoms vykdyti

Atitikties variantai

Mokėjimo paslaugų teikėjas



Naudingos nuorodos

Komisijos deleguotasis reglamentas (ES) 2018/389

<https://eur-lex.europa.eu/legal-content/LT/TXT/PDF/?uri=CELEX:32018R0389&from=EN>

EBA nuomonė dėl Komisijos reglamento

<https://eba.europa.eu/documents/10180/2137845/Opinion+on+the+implementation+of+the+RTS+on+SCA+and+CSC+%28EBA-2018-Op-04%29.pdf>

EBA nuomonė dėl eIDAS sertifikatų

<https://eba.europa.eu/documents/10180/2137845/EBA+Opinion+on+the+use+of+eIDAS+certificates+under+the+RTS+on+SCACSC.pdf>

EBA papildomi paaiškinimai

<https://eba.europa.eu/regulation-and-policy/payment-services-and-electronic-money/eba-working-group-on-apis-under-psd2>

EBA Q&A

<https://eba.europa.eu/single-rule-book-qa>

EBA gairės dėl leidimo nediegti atsarginės sąsajos (EBA/GL/2018/07)

<https://eba.europa.eu/documents/10180/2570450/Final+Report+on+Guidelines+on+the+exemption+to+the+fall+back+L+T.pdf/f34fa42b-7fc8-42e8-aa21-67b4da998a8c>

Lietuvos banko valdybos nutarimas „Dėl prašymo išduoti leidimą pagal Komisijos deleguotojo reglamento (ES) 2018/389 33 straipsnio 6 dalį teikimo“

<https://www.e-tar.lt/portal/lt/legalAct/a63bf660680a11e9917e8e4938a80ccb>

Dėl saugesnio autentiškumo patvirtinimo (SCA)

Autentiškumo patvirtinimas grindžiamas dviem ar daugiau žinojimo, turėjimo ir būdingumo kategorijų elementų

Dinamiškas susiejimas – sukurtas atpažinties kodas yra susietas su mokėjimo operacijos suma ir gavėju, kuriuos inicijuodamas operaciją patvirtina mokėtojas

Numatytos išimtys, kai leidžiama netaikyti SCA

Naudingos nuorodos

Komisijos deleguotasis reglamentas (ES) 2018/389

<https://eur-lex.europa.eu/legal-content/LT/TXT/PDF/?uri=CELEX:32018R0389&from=EN>

EBA nuomonė dėl Komisijos reglamento

<https://eba.europa.eu/documents/10180/2137845/Opinion+on+the+implementation+of+the+RTS+on+SCA+and+CSC+%28EBA-2018-Op-04%29.pdf>

EBA Q&A

<https://eba.europa.eu/single-rule-book-qa>

EBA nuomonė dėl SCA (dar rengiama)