Il-Applikazzjoni tagħha għal trasferimenti ta' krediti

1. Għal min tapplika t'PSP

Il-PSP ma tapplika biss għal-banki ġimkawk qall-tasviriti ta' servizzi ta' Naxa kollha fil Danje konkordanza Ewropea (ESE), jiżgħi l'-27 Stati Membru tal-UE, l-Istilenja, l-Ġertienistijiet kif kif l-Nejvjerji.

Istamxil għal pjanċ diġitał li tkollha li jidghie l-kredit għall-eżattiet ma fuq l-ordni tal-UE.

2. Għal liemma tranċazzjonijiet tapplika t’PSP

I-pjanċ labdmmi ta' trasferimenti biss għal-PSP tapplika biss għal:

- Pagamenti magħmill fl-euro, fil-valuta ta' Stati Membru tal-UE, bura ma-dżon ta' fl-euro, jew fil-valuta ta' Stati ta' TIEZ;
- Pagamenti il-fornituri tas-servizz ta' Naxa kemm ta' kredit fl-Ewropea, jiżgħi l-kredit għal-ħarf ma kredit għal-ħarf ta' Naxa kollha li jidghie l-kredit għall-eżattiet ma fl-euro;
- Pagamenti il-fornituri tas-servizz ta' Naxa kollha li jidghie l-kredit għall-eżattiet ma fl-euro;
- Pagamenti il-fornituri tas-servizz ta' Naxa kollha li jidghie l-kredit għall-eżattiet ma fl-euro;

3. Liemma informazzjoni għandha tingħandha mill-pagagt mill-fornituri ta' servizz ta' Naxa lill-pagagt qabel ma jirraddaw o jirrigwarda mill-pagagt qabel ma jirraddaw.

Għandha tingħandha informazzjoni qabel ma jirraddaw fl-Kredit ta' trasferimenti ta' kredit ta' Naxa, dwar ġerrejżi il-pagagt ma jirraddaw o jirrigwarda mill-pagagt qabel ma jirraddaw.

4. Liemma informazzjoni għandha tingħandha mill-pagagt mill-fornituri ta' servizz ta' Naxa lill-pagagt qabel ma jirraddaw o jirrigwarda mill-pagagt qabel ma jirraddaw.

Għandha tingħandha informazzjoni qabel ma jirraddaw o jirrigwarda mill-pagagt qabel ma jirraddaw fl-Kredit ta' trasferimenti ta' kredit ta' Naxa dwar ġerrejżi mill-pagagt qabel ma jirraddaw o jirrigwarda mill-pagagt qabel ma jirraddaw.

5. Liemma informazzjoni għandha tingħandha mill-pagagt mill-fornituri ta' servizz ta' Naxa lill-pagagt qabel ma jirraddaw o jirrigwarda mill-pagagt qabel ma jirraddaw.

Għandha tingħandha informazzjoni qabel ma jirraddaw o jirrigwarda mill-pagagt qabel ma jirraddaw fl-Kredit ta' trasferimenti ta' kredit ta' Naxa dwar ġerrejżi mill-pagagt qabel ma jirraddaw o jirrigwarda mill-pagagt qabel ma jirraddaw.
The Payment Services Directive (PSD), which should be implemented in all EU Member/EEA States by latest 1 January 2011, will establish a modern and comprehensive set of rules for payment services within the European Economic Area (EEA), i.e. the 27 EU Member States, Iceland, Liechtenstein and Norway. The PSD opens up payment markets to new, non-bank entrants, thus fostering greater competition, efficiency and cost-reduction. The PSD covers all users of payment services. However, where the user is not a consumer (i.e. a natural person acting for purposes other than his trade, business or profession), the payment service provider and the user may agree that the PSD shall not apply in whole or in part. Nevertheless, some of the provisions of the PSD apply to micro-enterprises in the same way as to consumers.

1. To whom does the PSD apply?
The PSD applies not only to banks but to all providers of payment services within the European Economic Area (EEA), i.e. the 27 EU Member States, Iceland, Liechtenstein and Norway. Providers of payment services include: payment card providers, direct debit schemes, their customers is concerned. Though the PSD applies to different types of payment services, including payment cards (debit and credit cards) and direct debits, this leaflet identifies the salient rights and obligations on the part of the payment service provider and the customer in relation to credit transfers.

2. To which transactions is the PSD applicable?
Most of the rights and obligations identified in the PSD are only applicable to:
- payments made in euro, or in the currency of an EU Member State outside the euro area, or in the currency of an EEA State;
- payments where the payment service provider of both the payer (i.e. the remitter) and the payee (i.e. the beneficiary) are situated within the EU / EEA.

3. What pre-contractual and post-transaction information must be made available to the payer by his payment service provider?
Pre-contractual information to be provided to the payer for a “one-off” over the counter transfer, or where the payer does not have an account with the payment service provider:
- A specification of the Unique Identifier to be provided by the payer in order for the payment to be properly executed (see paragraph 4 below);
- Maximum execution time (see paragraph 6 below);
- Charges payable and a breakdown of the charges, if applicable;
- The exchange rate to be applied, if applicable.

ii. Pre-contractual information for framework contracts: A framework contract is a payment service contract which governs the future execution of successive payment transactions. Such contracts must contain all the information indicated under i), as well as comprehensive information on:
- The use of the payment service and its main characteristics;
- Means of communication;
- Safeguards and corrective measures in the case of unauthorized or incorrectly executed payments;
- Changes in and termination of the contract;
- Redress available to the payer.

iii. Information to be provided to the payer after receipt of the payment order:
- A reference for identifying the payment and information relating to the payee;
- Amount of the payment in the currency used;
- Breakdown of all charges, if applicable;
- Exchange rate used, if applicable;
- Date of receipt of the payment instructions.

4. What essential information must be provided by the payer to his payment service provider?
In order to enable a bank to execute a payment properly, it is very important that the payer provides his bank with the:
- beneficiary’s name;
- beneficiary’s International Bank Account Number (IBAN), and
- the Bank Identifier Code (BIC) of the beneficiary’s bank.

Although some local banks have an IBAN and BIC identifier service, it is recommended that the payer obtains these details directly from the beneficiary. In order to promote efficiency in electronic payments, it is recommended, in fact, that suppliers include their IBAN and their bank’s BIC on documents such as invoices.

5. What information must be made available to the payee by his payment service provider?
- A reference for identifying the payment and information relating to the payer, or other information transmitted with the payment order;
- Amount of the payment in the currency in which the funds are at the payer’s disposal;
- Breakdown of all charges, if applicable;
- Exchange rate used, if applicable, and the amount of the payment before that currency conversion;
- Credit value date.

6. Within what timeframes must payment orders be executed?
The amount of the payment must be credited to the account of the payer’s payment service provider by the end of the business day following that on which the payment order was received by the payer’s payment service provider within the latter’s applicable cut-off time, provided that the payment is:
- in euro or
- involves only one currency conversion between the euro and the currency of an EU Member/ EEA State.

However, until 1 January 2012, a payer and his payment service provider may agree on this one day execution period being extended up to three business days. A further business day is allowed for paper initiated transactions. For transactions other than those specified above in an EU / EEA currency, the payer and his payment service provider may agree on an execution time of up to four business days.

In all cases, the credit value date applied to the payer’s account must be no later than the same business day off-which the payer’s payment service provider received the funds. Otherwise, funds are at the payer’s disposal immediately.

7. Which charges are to be borne by the payer and by the payee?
The norm is that the payer and the payee of a payment transaction must bear, respectively, their payment service provider’s charges. Thus the payment service provider of a payer must transfer the full amount of the payment transaction and is precluded from deducting any charges from the amount being transferred. The payee and his payment service provider may agree that the latter deducts its charges from the amount received before crediting it to the payer’s account. In such cases, the full amount of the payment and the charges deducted must be shown separately in the information given to the payer.

Should you wish to obtain more information on the PSD and on the banks’ revised terms and conditions resulting from its implementation, it is suggested that you contact your local bank.

THE PAYMENT SERVICES and its application to CREDIT TRANSFERS

The Payment Services Directive (PSD), which should be implemented in all EU Member/EEA States by latest 1st November 2009, will establish a modern and comprehensive set of rules applicable to all payment services in Europe. Cross-border payments will become as easy, efficient and secure as national payments within a Member State. It will also guarantee users of payment services a high level of protection in particular by introducing a number of obligations in so far as the provision of detailed information by providers of payment services to their customers is concerned.

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