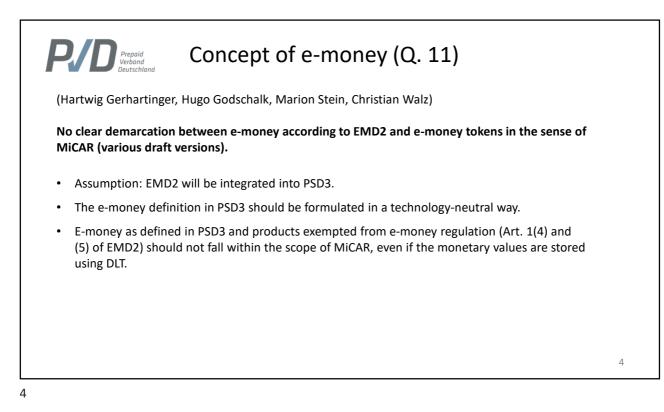


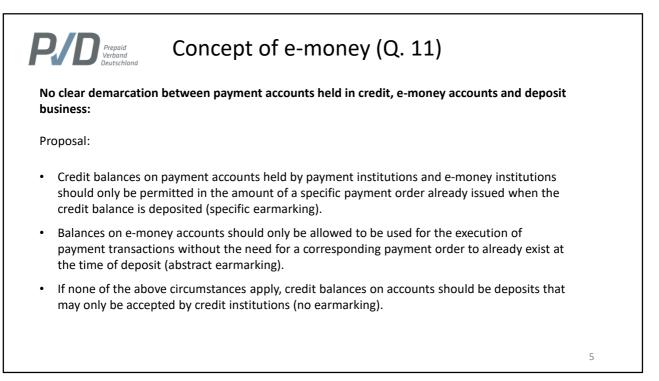
P/**D**_{Verband} Exclusion für Telecom Service Providers (Q. 10)

Are the thresholds appropriate (Art. 3 lit. I PSD2)?

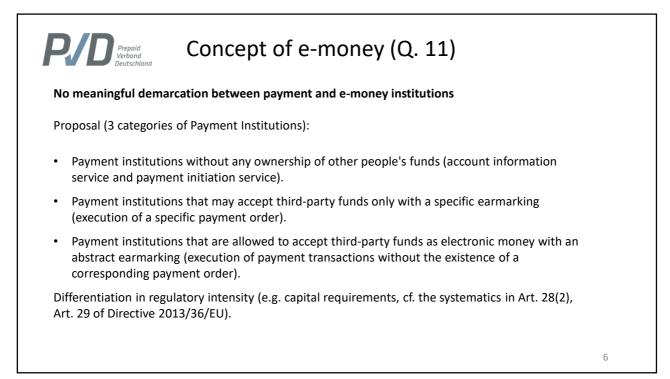
Telecommunications providers, especially mobile operators, are seeing a strong increase in demand for the billing of digital goods. This is due on the one hand to the increasing use of smart phones in the population and on the other hand to the fact that more and more highly innovative digital offerings are being developed, and the providers of these digital offerings would also like to bill them via mobile communications. Also, more and more high-quality and therefore more expensive content, such as security packages or streaming offers, is being offered for use with mobile devices. In this context, it should be taken into account that customers who purchase a new mobile device in particular purchase digital goods on a special scale immediately after purchasing the mobile device, so that the limit of EUR 300 is quickly reached. Therefore, an adjustment of the threshold and the limit in Art. 3 lit I PSD 2 is urgently needed. This would also promote the further the development and growth market for digital goods.

Irrespective of this, the increase in the threshold value of 50 euros and the limit of 300 euros should take into account the inflation of recent years and the now sharply rising inflation, which is also making itself felt in the market for digital goods.









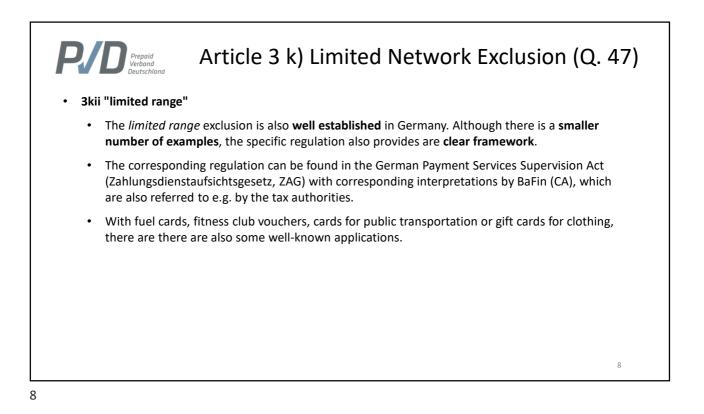
Property Control of C

(Peter Hammer, George Wyrwoll)

Experience with 3k exemptions in Germany

3ki "limited network"

- The *limited network* exclusion is **well established in Germany**, has **many use cases** and provides are *clear framework*.
- The corresponding regulation can be found in the German Payment Services Supervision Act (Zahlungsdienstaufsichtsgesetz, ZAG) with corresponding interpretations by BaFin (CA), which are also referred to e.g. by the tax authorities.
- The framework for regional voucher cards is a noteworthy example. Corresponding voucher cards can only be redeemed at certain retailers within a two-digit zip code and directly geographically neighboring two-digit zip code areas.



9

P/**D**_{Verband} Article 3 k) Limited Network Exclusion (Q. 47)

• 3kiii "social or tax purposes"

- The *"instruments for social and tax purposes" exclusion* is **hardly used in practice in Germany** because there is **great ambiguity** as to what exactly is covered.
- The corresponding regulation can be found in the German Payment Services Supervision Act (Zahlungsdienstaufsichtsgesetz, ZAG). However: Corresponding interpretations are **too narrow defined by the BaFin in Germany**.
- → Clear examples of "social and tax purposes" on EU level are required and should include all instruments for social and tax purposes. This would ensure a uniform interpretation of the regulation in Europe and would prevent an excessively narrow interpretation in Germany.