

Regulation (EC) No 1781/2006 of the European Parliament and
of the Council of 15 November 2006 on information on the payer
accompanying transfers of funds (Text with EEA relevance)

CHAPTER I

SUBJECT MATTER, DEFINITIONS AND SCOPE

Article 3

Scope

- 1 This Regulation shall apply to transfers of funds, in any currency, which are sent or received by a payment service provider established in the Community.
- 2 This Regulation shall not apply to transfers of funds carried out using a credit or debit card, provided that:
 - a the payee has an agreement with the payment service provider permitting payment for the provision of goods and services;
 - and
 - b a unique identifier, allowing the transaction to be traced back to the payer, accompanies such transfer of funds.
- 3 Where a Member State chooses to apply the derogation set out in Article 11(5)(d) of Directive 2005/60/EC, this Regulation shall not apply to transfers of funds using electronic money covered by that derogation, except where the amount transferred exceeds EUR 1 000.
- 4 Without prejudice to paragraph 3, this Regulation shall not apply to transfers of funds carried out by means of a mobile telephone or any other digital or Information Technology (IT) device, when such transfers are pre-paid and do not exceed EUR 150.
- 5 This Regulation shall not apply to transfers of funds carried out by means of a mobile telephone or any other digital or IT device, when such transfers are post-paid and meet all of the following conditions:
 - a the payee has an agreement with the payment service provider permitting payment for the provision of goods and services;
 - b a unique identifier, allowing the transaction to be traced back to the payer, accompanies the transfer of funds;
 - and
 - c the payment service provider is subject to the obligations set out in Directive 2005/60/EC.
- 6 Member States may decide not to apply this Regulation to transfers of funds within that Member State to a payee account permitting payment for the provision of goods or services if:
 - a the payment service provider of the payee is subject to the obligations set out in Directive 2005/60/EC;

Changes to legislation: There are outstanding changes not yet made to Regulation (EC) No 1781/2006 of the European Parliament and of the Council. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details) [View outstanding changes](#)

- b the payment service provider of the payee is able by means of a unique reference number to trace back, through the payee, the transfer of funds from the natural or legal person who has an agreement with the payee for the provision of goods and services;
- and
- c the amount transacted is EUR 1 000 or less.

Member States making use of this derogation shall inform the Commission thereof.

- 7 This Regulation shall not apply to transfers of funds:
- a where the payer withdraws cash from his or her own account;
 - b where there is a debit transfer authorisation between two parties permitting payments between them through accounts, provided that a unique identifier accompanies the transfer of funds, enabling the natural or legal person to be traced back;
 - c where truncated cheques are used;
 - d to public authorities for taxes, fines or other levies within a Member State;
 - e where both the payer and the payee are payment service providers acting on their own behalf.

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Changes and effects yet to be applied to :

- Regulation repeal by [EUR 2015/847](#) Regulation