

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 IV

**OBLIGATIONS ON INTERMEDIARY PAYMENT SERVICE PROVIDERS**

*Article 12*

**Keeping information on the payer with the transfer**

Intermediary payment service providers shall ensure that all information received on the payer that accompanies a transfer of funds is kept with the transfer.

*Article 13*

**Technical limitations**

1 This Article shall apply where the payment service provider of the payer is situated outside the Community and the intermediary payment service provider is situated within the Community.

2 Unless the intermediary payment service provider becomes aware, when receiving a transfer of funds, that information on the payer required under this Regulation is missing or incomplete, it may use a payment system with technical limitations which prevents information on the payer from accompanying the transfer of funds to send transfers of funds to the payment service provider of the payee.

3 Where the intermediary payment service provider becomes aware, when receiving a transfer of funds, that information on the payer required under this Regulation is missing or incomplete, it shall only use a payment system with technical limitations if it is able to inform the payment service provider of the payee thereof, either within a messaging or payment system that provides for communication of this fact or through another procedure, provided that the manner of communication is accepted by, or agreed between, both payment service providers.

4 Where the intermediary payment service provider uses a payment system with technical limitations, the intermediary payment service provider shall, upon request from the payment service provider of the payee, make available to that payment service provider all the information on the payer which it has received, irrespective of whether it is complete or not, within three working days of receiving that request.

5 In the cases referred to in paragraphs 2 and 3, the intermediary payment service provider shall for five years keep records of all information received.

**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.

[View outstanding changes](#)

**Changes and effects yet to be applied to :**

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