

Austria	1 June 2018
Belgium	Belgium has two laws to implement PSD2. Law on XS2A came into force on 11 March 2018, law on consumer protection and execution times was published on 28 June 2018.
Bulgaria	6 March 2018
Croatia	28 July 2018
Cyprus	13 January 2018
Czech Republic	13 January 2018
Denmark	The legislation was passed on 2 June 2017 with effect from 1 January 2018
Estonia	13 January 2018
Finland	13 January 2018
France	13 January 2018
Germany	21 July 2017: Law implementing the rules of the PSD2 ("Gesetz zur Umsetzung der Zweiten Zahlungsdiensterichtlinie", ZDUG) was published in the Bundesgesetzblatt of 21 July 2017
Greece	15 May 2018
Hungary	13 January 2018
Iceland	The plan is to put the legislation through the Parliament in Q2/Q3 2019 for implementation to be effective Q4 2019
Ireland	13 January 2018
Italy	13 January 2018
Latvia	1 October 2018
Liechtenstein	1 October 2019
Lithuania	1 August 2018
Luxembourg	29 July 2018
Malta	Partially transposed: titles III and IV have been transposed into Maltese law through Directive No. 1, issued under the Central Bank Act (Chapter 204). More information: https://www.centralbankmalta.org/psd2
Netherlands	19 February 2019
Norway	1 April 2019
Poland	20 June 2018
Portugal	Decree law entered into force on 13 November 2018
Romania	Transposition expected by end of November 2019
Slovakia	13 January 2018
Slovenia	13 January 2018
Spain	23 November 2018 In relation to the access to payment accounts and strong customer authentication requirements, they will only become applicable when the RTS on SCA and CSC are enforced (14 September 2019)
Sweden	1 May 2018
United Kingdom	Final law was published in July 2017.