

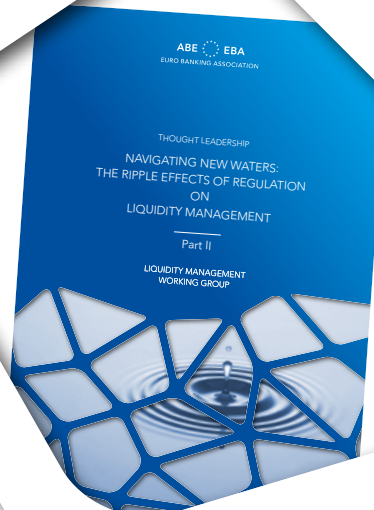
NAVIGATING NEW WATERS: THE RIPPLE EFFECTS OF REGULATION ON LIQUIDITY MANAGEMENT – Part II

This new EBA report explores the implications of three key European regulatory measures –

- the Instant Payments Regulation (IPR),
 - the proposed Payment Services Regulation (PSR), and
 - the proposal for Payment Service Directive 3 (PSD3),
- as well as their objectives related to accelerating instant payments, their role in fostering equal conditions among market participants, and the anticipated impact on the liquidity management ecosystem.

Learn more:

Download the report “Navigating new waters: the ripple effects of regulation on liquidity management – Part II”
[on the EBA Member Portal:](#)



The EBA Liquidity Management Working Group (LMWG) expect the upcoming regulatory changes to significantly impact banks' liquidity management practices, particularly in terms of both the volume and value of payments and the associated operational complexities. The core requirements of the IPR are expected to accelerate the adoption of instant payments, which will, in turn, place increased demands on banks' liquidity management systems.

At the same time, the proposed revisions under PSD3 and PSR seek to enhance access to payment infrastructure. While IPR has already initiated greater access for non-bank PSPs to instant payment systems, PSD3 goes further by formally introducing broader rights for non-bank PSPs to access EU-designated payment systems directly, while also benefiting from the protections afforded by the Settlement Finality Directive (SFD). This development will enhance the ability of non-bank PSPs to engage in payment processing directly, fostering greater competition and efficiency within the payment ecosystem.

Our mission

The mission of the EBA is to foster dialogue and experience exchange amongst payments industry practitioners towards a pan-European vision for payments. We pursue our mission through involving member organisations and relevant stakeholders in thought leadership on innovation, helping our members to understand and implement regulation and by supporting the development of market practices.

Our activities

The EBA activities cover four core areas:

- **Thought Leadership & Innovation:** advancing the understanding of new market trends through working groups, task forces and open fora.
- **Market Practices & Regulatory Guidance:** providing guidance on market regulation and implementation through practitioners' panels.
- **Networking & Events:** fostering pan-European practitioner exchange through EBAday and other events.
- **Training & Education:** providing training & educational services on relevant payments and transaction banking topics to the EBA community through summer and winter schools and e-learning.

Euro Banking Association (EBA)

40 rue de Courcelles
75008 Paris
France

Phone: +33 1 53 67 07 00
Fax: +33 1 53 67 07 07

www.abe-eba.eu