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John Berrigan
Director General
Directorate-General for Financial Stability,
Financial Services and Capital Markets Union (FISMA)
European Commission
Rue de Spa 2
1049 Brussels
Belgium

10 December 2024

Re: Interplay between MiCA and PSD2 – Possible “no action letter” by the EBA

Dear Mr Berrigan,

Thank you for your letter dated 6/12/2024 on the interplay between MICA and PSD2.

I concur with your concerns raised in the letter and I have asked the EBA staff to carefully assess the issues and, in coordination with ESMA colleagues, to assess the best options going forward with the aim to publish our response by April 2025.

Yours sincerely,

[signed]

José Manuel Campa

CC: Verena Ross, Chair, European Securities and Markets Authority
Marcel Haag, Director Dir B, Horizontal Policies, DG FISMA
Ugo Bassi, Director Dir D, Banking, Insurance and Financial Crime, DG FISMA
Eric Ducoulombier, Head of Unit B3, Retail Financial Services, DG FISMA
Mattias Levin, Head of Unit B4, Digital Finance, DG FISMA