

Decision of the European Banking Authority EBA/DC/635

of 1 April 2026

concerning reporting of data by competent authorities for the purposes of Regulation (EU) No 260/2012 and amendment of the Annex to the EUCLID Decision

The Executive Director

Having regard to

- (1) Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (the ‘EBA Regulation’)¹, in particular Articles 29(1) and 53 thereof;
- (2) Decision EBA/DC/2020/335 of 5 June 2020 concerning the European Centralised Infrastructure of Data (EUCLID)² (the ‘EUCLID Decision’), in particular Articles 2(4), 3, 4(3) and 6(3) thereof;

Whereas:

- (1) Under Article 15(4) of Regulation (EU) No 260/2012³, competent authorities should provide the Commission and the EBA with the information reported to them by PSPs under Article 15(3) of Regulation (EU) No 260/2012. Commission Implementing Regulation (EU) 2025/1979⁴ establishes technical and business requirements for credit transfers and direct debits in euro and amends Regulation (EC) No 924/2009. That Implementing Regulation specifies which data PSPs are required to submit to the competent authorities.
- (2) To avoid double reporting of the same data from the competent authorities separately to the European Commission and to the EBA, competent authorities should submit the data to EBA

¹ OJ L331, 15.12.2010, p. 12.

² [Decision of the European Banking Authority of 05.06.2020 concerning the European Centralised Infrastructure of Data \(EUCLID\)](#)

³ Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009, OJ L 094 30.3.2012, p. 22.

⁴ Commission Implementing Regulation (EU) 2025/1979 of 06.10.2025 laying down implementing technical standards for the application of Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012, OJ L 6.10.2025, p. 1

only. In turn, the EBA will make this data available to the European Commission, via its data collection ecosystem EUCLID, as soon as possible after receiving it from the NCAs. This would lower the reporting burden, while also ensuring that both the European Commission and the EBA have the same consistent set of information and necessary data.

- (3) The EUCLID Decision should apply to the submission of the data by the competent authorities. That is to ensure consistency with, and interaction or comparison with other EBA data, as well as rendering the data suitable for immediate analysis by ensuring a proper format and data quality, as well as to allow for the application of any sequential approach deemed appropriate, for instance as applied in other parts of the supervisory reporting framework, which has proven a more efficient way of achieving better data quality. All data submissions to the EBA should ensure that the file is integral and fully complete since partial data submissions are not expected.
- (4) Where competent authorities already have some or all of the information to be reported by the PSPs, and allows the PSP not to resubmit it, for cost-efficiency purposes and in line with the Commission Implementing Regulation (EU) 2025/1979, the competent authorities should ensure that the data submitted to the EBA is complete.
- (5) To ensure an unequivocal identification of the entities reporting, master data should include at a minimum the name and type of institution for which the data is submitted and be reported to EBA in accordance with EUCLID instructions provided by EUCLID Decision. Financial entities referred to in Regulation (EU) 2022/2554 should have provided the LEI of the financial entity maintaining the register of information, as referred to under Annex I to Commission Implementing Regulation (EU) 2024/2956.

Has decided as follows:

Article 1 – Scope of the reporting

Competent authorities under Article 10 of Regulation (EU) No 260/2012 shall submit the data under Article 15(4) of Regulation (EU) No 260/2012 as further detailed in Articles 1 and 2 of Commission Implementing Regulation (EU) 2025/1979 ('the Data') to the EBA exclusively through EUCLID. The EUCLID Decision shall apply.

Article 2 – Frequency, reference and remittance dates

1. Competent authorities shall submit to the EBA the Data on an annual basis, by 9 October of each year. Submission to EBA shall comprise one integral, fully complete file regardless of the data workflows established at national level to collect or compile the information.
2. Competent authorities shall submit to the EBA the Data with reference date as of 31 December of the calendar year preceding the year during which the report is submitted.

3. By way of derogation from paragraph 2, the first harmonised reporting shall consist of separate files for each year preceding the year during which the report is submitted, starting with the period of 26 October 2022 – 31 December 2022, for 2022.

Article 3 – EUCLID Instructions on master data

Competent authorities shall submit, confirm, maintain and update regularly the list of the PSPs that fall under the scope of the reporting requirements referred to in Article 15(3) of Regulation (EU) No 260/2012, and in accordance with EUCLID instructions provided by EUCLID Decision.

Article 4 – Data sharing with the Commission

Upon receipt from the competent authorities, the EBA provides to the Commission through EUCLID full access to the Data submitted under Commission Implementing Regulation (EU) 2025/1979, at the level of each individual PSP that falls under the scope of the reporting requirements.

Article 5 – Amendment of the EUCLID Decision

Decision EBA/DC/2020/335 is amended by adding the following points to the Annex:

‘33) Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009;

34) Commission Implementing Regulation (EU) 2025/1979 of 06.10.2025 laying down implementing technical standards for the application of Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009.’

Article 6 – Final provisions

This Decision shall enter into force immediately.

Done at Paris,

François-Louis Michaud
Executive Director