

PSD2 Implementation Timeline (2015-2024)

Adoption Phase

Implementation

SCA Rollout

Evolution

PSD2 Adopted
(Nov 2015)

PSD2 Effective
(Jan 2018)

SCA Deadline
(Sep 2019)

Full SCA
Enforcement

Key Dates:
- Nov 2015: Directive adopted
- Jan 2018: PSD2 in force
- Sep 2019: Original SCA deadline
- Dec 2020: SCA e-commerce deadline
- Jun 2023: PSD3 proposal published

Member States
Transpose

RTS Applied
(Mar 2019)

SCA Extended
(2020)

PSD3 Proposal
(Jun 2023)

Above line: Major milestones | Below line: Secondary events

2014

2016

2018

2020

2022

2024

Year

Source: European Banking Authority, EUR-Lex