Article 124: Entry into force and application

Council first-reading position 8543/1/26 REV 1, 4 November 2026. Verified 19 November 2026. Final wording and numbering may change.

Application
The article establishes the entry and application framework; it does not provide a verified final calendar date in this Council position.

Provision
Article 124, first-fourth unnumbered paragraphs

Requirement
The text separates Official Journal publication, entry into force and application. Entry occurs on the twentieth day after publication. General application is 21 months after entry, with Articles 51 and 58 at 27 months and Articles 92 and 118 from entry. Implementation plans must attach each provision to its own track.

Responsible
Legal and implementation owners must identify the applicable track and reconcile the final published text and numbering.

Timing
Let E mean eventual entry into force. The Council text specifies E plus 21 months generally, E plus 27 months for Articles 51 and 58, and E for Articles 92 and 118. The entry date itself depends on actual Official Journal publication.

Conditions and exceptions
The verified source is a Council first-reading position, not the final published Regulation. It establishes proposed relative clocks but no final calendar application dates.

PSD2 comparison
PSD2 Article 116 is a structural predecessor for entry and application. It does not provide the same dates or replace the Council provision-specific tracks.

Source: Council of the European Union, 8543/1/26 REV 1. Updated article card.

What it means for the fraud function

- Keep publication, entry and application as separate dated fields in the programme plan.

- Assign verification-of-payee, recurring-transfer and token-transition work to their respective tracks.

- Reconcile numbering and dates after the final Official Journal text is published.

Common misreadings

- Council adoption of its position is not the Regulation’s entry into force.

- A political agreement date cannot be used as E.

Episodes: Archive lesson 7, Archive lesson 5, Season 1 episode 1, Archive lesson 1, Season 1 episode 2, Season 1 episode 3, Archive lesson 3, Season 1 episode 4. Links on the updated HTML card.