Article 50: Authorisation and consent

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

Application
The Council position provides for general application 21 months after eventual entry into force under Article 124. Final Official Journal text and calendar dates remain to be checked.

Provision
Article 50(1)-(7)

Requirement
A transaction or series is authorised only if the payer consents to execution. A third party’s initiation or modification without payer consent, including with fraudulently obtained credentials, is deemed unauthorised. Account access for information or initiation services separately requires the user’s consent to that provider. Consent follows the agreed form and procedure and may be expressed for execution through the recipient or initiation provider.

Responsible
The relevant user and provider agree the consent procedure. Account-servicing providers must not verify the consent given to the information or initiation provider under paragraph 5.

Timing
Consent may precede execution or follow it if agreed. Withdrawal of execution or initiation-access consent is limited by Article 69 irrevocability; information-access consent can be withdrawn at any time. Withdrawal for a series makes future transactions in it unauthorised.

Conditions and exceptions
Separate payment-execution consent from account-access consent. The fact that credentials were used does not resolve whether a third party acted without consent.

PSD2 comparison
PSD2 Article 64 is the principal predecessor. The Council adds the express third-party initiation or modification rule in Article 50(2), which needs separate comparison.

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

What it means for the fraud function

- Preserve the actual consent journey, agreed procedure and order as executed.

- Compare third-party modifications with what the payer agreed.

- Record withdrawal time and the relevant irrevocability event separately.

Common misreadings

- Giving account-access consent does not authorise every later payment.

- Authenticating with genuine credentials does not conclusively establish consent.

Episodes: Archive lesson 4, Archive lesson 6, Archive lesson 7, Archive lesson 5. Links on the updated HTML card.