Article 92: Authentication for certain recurring transfers

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

Application
Article 124 provides application from eventual entry into force. Final Official Journal text and calendar dates remain to be checked.

Provision
Article 92(1)(a)-(d), (2); recital 160

Requirement
Article 92 provides an exception to authentication of the individual recurring credit transfers where every condition is met. The payer's provider initiates following the recipient's request. The request rests on a payer-recipient agreement specifying frequency and amounts, including permitted variations and their circumstances. The payer agrees that its provider executes accordingly, with strong authentication at agreement setup, and no further payer action is required to initiate the transfers.

Responsible
The payer's provider must verify the complete arrangement with product and legal owners. The payer and recipient establish the specified underlying agreement.

Timing
Strong authentication applies when the agreement is set up. Article 92 applies from eventual entry into force under Article 124, rather than the general 21-month date.

Conditions and exceptions
All four conditions are cumulative. Paragraph 2 applies Articles 64-66 with the necessary adaptations, excluding Article 65(1), fourth subparagraph, and Article 66(2), second subparagraph.

PSD2 comparison
The Council correlation Annex lists no direct PSD2 predecessor. This does not exclude thematic or technical-standard precursors.

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

What it means for the fraud function

- Test the agreement's frequency, amount and variation terms against the actual payment flow.

- Preserve setup authentication and the payer's agreement to bank execution.

- Check the adapted funds-blocking and refund rules separately from the authentication exception.

Common misreadings

- The exception does not remove the requirement for authenticated agreement setup.

- A recurring label alone does not satisfy the four conditions.

Episodes: Season 1 episode 1, Season 1 episode 3. Links on the updated HTML card.