

Payment Services Directive 2 and SEPA Countries

Below you will find the full list of countries and territories within the European Economic Area (EEA) subject to PSD2 regulation as well as those countries that are part of the Single Euro Payments Area (SEPA)



Payment Services Directive countries

 Austria	 Greece	 Norway
 Belgium	 Hungary	 Poland
 Bulgaria	 Iceland	 Portugal ⁵
 Cyprus	 Ireland	 Romania
 Croatia	 Italy	 Slovakia
 Czech Republic	 Latvia	 Slovenia
 Denmark ¹	 Liechtenstein	 Spain ⁶
 Estonia	 Lithuania	 Sweden
 Finland ²	 Luxembourg	 United Kingdom ⁷
 France ³	 Malta	
 Germany	 Netherlands ⁴	

▪ **Notes for Payment Services Directive 2 Countries table above:**

1. Excluding the Faroe Islands and Greenland.
2. Including the Aland Islands.
3. Including Martinique, Guadeloupe, French Guiana, and Réunion, Saint Martin and Saint Barthélemy but excluding St Pierre et Miquelon, Mayotte, New Caledonia and Dependencies, French Polynesia, French Southern and Antarctic Territories, and the Wallis and Futuna Islands.
4. Excluding Aruba and the Netherlands Antilles.
5. Including Azores and Madeira.
6. Including the Canary Islands, Ceuta and Melilla.
7. Including Gibraltar but excluding the Isle of Man, Guernsey, Jersey, Anguilla, Cayman Islands, Falkland Islands, South Georgia and the South Sandwich Islands, Montserrat, Pitcairn, Saint Helena and Dependencies, British Antarctic Territory, British Indian Ocean Territory, Turks and Caicos Islands, and the British Virgin Islands.

SEPA countries

 Andorra	 Hungary	 Poland
 Austria	 Iceland	 Portugal ⁵
 Belgium	 Ireland	 Romania
 Bulgaria	 Italy	 San Marino
 Cyprus	 Latvia	 Slovakia
 Croatia	 Liechtenstein	 Slovenia
 Czech Republic	 Lithuania	 Spain ⁶
 Denmark ¹	 Luxembourg	 Sweden
 Estonia	 Malta	 Switzerland
 Finland ²	 Monaco	 United Kingdom ⁷
 France ³	 Netherlands ⁴	 Vatican City
 Germany	 Norway	
 Greece		

▪ Notes for SEPA Countries table above:

1. Excluding the Faroe Islands and Greenland.
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6. Including the Canary Islands, Ceuta and Melilla.
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Please note: Kosovo and Montenegro use the Euro as their domestic currency but do not belong to SEPA or fall under the Payment Service Directive.

The information on this page is correct at the date of publication. It is intended as a general guide only.