

Pursuant to Article 44 paragraph 2 item 3 of the Central Bank of Montenegro Law (OGM 40/10, 6/13, 70/17, 125/23), Article 89 paragraph 5 and Article 124 paragraph 1 of the Payment System Law (OGM 62/13, 111/22, 15/25), the Council of the Central Bank of Montenegro, at its meeting held on 20 November 2025, passed the following

DECISION
amending the Decision on the Manner of Keeping the Registry of Payment Institutions and the Registry of Electronic Money Institutions

Article 1

In the Decision on the Manner of Keeping the Registry of Payment Institutions and the Registry of Electronic Money Institutions (OGM 15/23), in Article 3 item 2) the words: “head office” shall be replaced by the following: “address of the head office (country, city, postcode, street)”.

After item 4), two new items shall be added, worded as follows:

- “5) status of authorisation;
- 6) a host Member State where the payment institution provides or intends to provide payment services through the freedom to provide services and the list of respective payment services that were notified to the competent authority of the host Member State;”

Item 9) shall be deleted.

In item 10), the words: “head office” shall be replaced by the following: “address of the head office (country, city, postcode, street)”, and after the words: “surname and address”, the following shall be added: “(country, city, postcode, street)”.

Current items 5) to 8) shall become items 7) to 10), and items 10) to 13) shall become 11) to 14).

Article 2

In Article 4 item 1), the words: “head office, address” shall be replaced by the following: “address of the head office (country, city, postcode, street)”.

In item 2), the words: “head office” shall be replaced by the following: “address of the head office (country, city, postcode, street)”.

In item 6), the full stop at the end of the wording shall be replaced by a semi-colon, and two new items shall be added, worded as follows:

- “7) the address of the principal branch of the payment institution in the host Member State (country, city, postcode, street);
- 8) a host Member State and the list of respective payment services that were notified to the competent authority of the host Member State.”

Article 3

In Article 5 paragraph (1) item 1), the words: “head office, address” shall be replaced by the following: “address of the head office (country, city, postcode, street)”.

In item 2), the words: “head office” shall be replaced with the following: “address of the head office (country, city, postcode, street)”.

Article 4

In Article 6 paragraph (1) item 2), the words: “head office” shall be replaced by the following: “address of the head office (country, city, postcode, street)”, and after the words: “surname, address”, the following shall be added: “(country, city, postcode, street)”.

After item 3), two new items shall be added, worded as follows:

- „4) status of registration;
- 5) a host Member State where the payment institution provides or intends to provide payment services through the freedom to provide services and the list of respective payment services that were notified to the competent authority of the host Member State;”.

Current items 4) to 9) shall become items 6) to 11).

After paragraph (1), two new paragraphs shall be added, worded as follows:

“Data on the branches that the registered account information service provider intends to establish in an EU Member State shall be entered into the registry referred to in paragraph (1) of this Article in accordance with Article 4 of this Decision.

Data on agents shall also be entered into the registry referred to in paragraph (1) of this Article in accordance with Article 5 of this Decision.”.

Article 5

In Article 7 paragraph (1) item 1), the words: “head office” shall be replaced by the following: “address of the head office (country, city, postcode, street)”.

After item 4), a new item shall be added, worded as follows:

“5) status of registration;”.

Current item 5) shall become item 6).

Article 6

In Article 9 paragraph (2) item 2), the words: “head office” shall be replaced by the following: “address of the head office (country, city, postcode, street)”.

After item 5), two new items shall be added, worded as follows:

„6) status of authorisation;

7) a host Member State where the electronic money institution intends to provide services through the freedom to provide services and the list of respective services that were notified to the competent authority of the host Member State;”

Item 9) shall be deleted.

Current items 6) to 8) shall become items 8) to 10), and items 10) to 13) shall become items 11) to 14).

Article 7

In Article 10 paragraph (1) item 1), the words: “head office, address” shall be replaced by the following: “address of the head office (country, city, postcode, street)”.

In item 2), the words: “head office” shall be replaced by the following: “address of the head office (country, city, postcode, street)”.

In item 6), full stop at the end of the wording shall be replaced by a semi-colon and two new items shall be added, worded as follows:

„7) the address of the principal branch of the electronic money institution in the host Member State (country, city, postcode, street);

8) a host Member State and the list of respective payment services that were notified to the competent authority of the host Member State.”

Article 8

In Article 11 paragraph (1) item 1), the words: “head office, address” shall be replaced by the following: “address of the head office (country, city, postcode, street)”.

In item 2), the words: “head office” shall be replaced by the following: “address of the head office (country, city, postcode, street)”.

Article 9

After Article 17, two new chapters and two new Articles shall be added, worded as follows:

“Va PROVISION OF INFORMATION TO THE EUROPEAN BANKING AUTHORITY

Article 17a

The Central Bank shall provide information to the European Banking Authority in the manner, format and time limits prescribed in the Commission Delegated Regulation (EU) 2019/411.

Vb TRANSITIONAL PROVISION

Article 17b

Provisions of Article 3 paragraph (1) item 6), Article 4 paragraph (1) items 7) and 8), Article 6 paragraph (1) item 5) and paragraph (2), Article 9 paragraph (1) item 7), Article 10 paragraph (1) items 7) and 8), and Article 17a of this Decision shall apply as of the day of Montenegro's accession to the European Union."

Article 10

This Decision shall enter into force on the eighth day following that of its publication in the "Official Gazette of Montenegro".

THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO

Decision no. 0101-9051- 4/ 2025

Podgorica, 20 November 2025

**CHAIRPERSON
GOVERNOR**

Irena Radović, , m.p.