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**Title of the doctoral thesis:** Open banking. Legal and financial aspects

The subject of the research are legal provisions (and solutions) dedicated to open banking, including above all payment services providers as a crucial entities to the concept of open banking and services provided by these entities based on the access to payment accounts, which are payment initiation services and account information services. The analysis refers also to provisions pertaining institutional aspects of payment services in the light of open banking concept and possibility to increasing competitiveness in this context. The examination also embraces among others provisions (legal aspects) associated with functioning of the payment system in the area of non-bank payment services providers access to payments systems in connection with assessment of the EU legislator activities in the context of competitiveness increasing in payment system in general (in the light of considerations referring to the broader perception of the open banking concept).

The first research problem is to find an answer to the question (through separation and interpretation adequate provisions of law) whether binding provisions referring to the payment services market, above all in the PSD2 (and its implementation to the Polish legal system – Act on Payment Services), pertaining strictly to the open banking and different aspects of this concept (perceived as a payment services providing and other activities by the non-bank payment services providers so far reserved to the banks <meaning before PSD and PSD2 came into force), allow for adoption of the conclusion that above-mentioned provisions are sufficient support to creation of the real competition to the banks (credit institutions) on the payment services market. Wrapping-up, the basic research problem of this PhD thesis is to find out which provisions referring to payment services market “qualified” as relevant to the open banking concept can be perceived as a support in abovementioned process (implementation of the open banking concept) and which of them should be perceived as a possible obstacles in open banking concept development.

The second research problem, after the analysis of the binding provisions referring to the payment services market, is an attempt to indicate the main legal problems (interpretational), associated with open banking implementation both in theory and in practice, the impact assessment on the payment services market and also adoption of the conclusions *de lege ferenda* in this area.

The thesis consists of six chapters preceded by the introduction and finalized by the summary with conclusions. First one is devoted to general aspects pertaining provisions associated with payment services market in the light of open banking concept. Second one concerns institutional aspects of the open banking concept. Third one includes the research of access to payment accounts for non-bank payment services providers. Fourth is devoted to liability for unauthorized payment transactions and for non-execution, defective or late execution of payment transactions in the context of the open banking concept. In fifth chapter there are considerations concerning the analysis of the provisions pertaining strictly open banking, like payment initiation service, account information service and others. Sixth one focuses on increasing competition in the payment system in the light of open banking concept, especially through the analysis of non-bank payment services access to designated payment systems and the legal position of the big techs. As it was stated above, final element of the thesis is the summary with conclusions.