

**Commission Delegated Regulation (EU) 2018/72 of 4 October 2017 supplementing Regulation (EU) 2015/751 of the European Parliament and of the Council on interchange fees for card-based payment transactions with regard to regulatory technical standards establishing the requirements to be complied with by payment card schemes and processing entities to ensure the application of independence requirements in terms of accounting, organisation and decision-making process** was published on 18 January 2018 in the Official Journal of the European Union L 13, and shall enter into force on **7 February 2018**.

The Delegated Regulation was adopted based on Article 7, paragraph (6) of Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions, based on the draft regulatory technical standards submitted by the European Banking Authority (EBA) to the Commission.

The Delegated Regulation regulates the manner in which payment card schemes should regulate their internal organisation in order to ensure independence of the payment card schemes and processing entities in terms of accounting, organisation and decision-making process, for the purpose of ensuring freedom of competition in the provision of processing services in the execution of card-based payment transactions.

By this notification, the Croatian National Bank meets its obligation referred to in Article 17, paragraph (4) of the Act on the Implementation of EU Regulations Governing Payment Systems (Official Gazette 50/2016).