

2020 M. SPALIO 7 D. EUROPOS PARLAMENTO IR TARYBOS REGLAMENTO (ES) 2020/1503 DĖL EUROPOS SUTELK TINIO FINANSAVIMO PASLAUGŲ VERSLUI TEIKĖJŲ, KURIUO IŠ DALIES KEIČIAMAS REGLAMENTAS (ES) 2017/1129 IR DIREKTYVA (ES) 2019/1937, REIKALAVIMAI PERLICENCIJUOJAMIEMS SUTELK TINIO FINANSAVIMO PLATFORMŲ OPERATORIAMS

Atkreipiame dėmesį, kad šis dokumentas yra rekomendacinio pobūdžio. Svarstant konkretaus sutelktinio finansavimo platformos operatoriaus perlicencijavimo klausimą gali būti prašoma pateikti papildomą, šiame dokumente nenurodytą informaciją.

Šiame dokumente cituojamas Europos vertybinių popierių ir rinkų institucijos (ESMA) 2021 m. lapkričio 10 d. paskelbtas dokumentas „Final Report. Draft technical standards under the European crowdfunding service providers for business Regulation“¹. Dokumentus rekomenduojame skaityti kartu.

Šiame dokumente vartojamos santrumpos:

RTS – Regulatory Technical Standards

SFI – Lietuvos Respublikos sutelktinio finansavimo įstatymas

SFR – 2020 m. spalio 7 d. Europos Parlamento ir Tarybos reglamentas (ES) 2020/1503 dėl Europos sutelktinio finansavimo paslaugų verslui teikėjų, kuriuo iš dalies keičiamas Reglamentas (ES) 2017/1129 ir Direktyva (ES) 2019/1937

	Reikalavimo kategorija	Reikalavimo subkategorija	Reikalavimo detalizavimas	Nuoroda į SFR	Reikalingas veiksmas
1.	<i>Applicant</i>			12 str. 2 d. a p. RTS 4	Jei yra, reikalinga nurodyti LEI kodą.
2.	<i>Programme of operations setting out the types of crowdfunding services that the prospective crowdfunding service provider intends to provide and the crowdfunding platform that it intends to operate, including where</i>	<i>Information on the types of crowdfunding services</i>	<i>The applicant shall indicate: (a) The crowdfunding services that the applicant intends to provide (cross as appropriate): <input type="checkbox"/> Facilitation of granting of loans, which includes the provision of relevant information such as default rates of loans <input type="checkbox"/> Placing without a firm commitment basis of transferable securities and admitted instruments for crowdfunding purposes and the reception and</i>	12 str. 2 d. d p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją nurodytu būdu (<i>ticking the box</i> principu + papildoma informacija). Jei pagal SFR nusprendžiama teikti platesnės apimties

¹ <https://www.esma.europa.eu/press-news/esma-news/esma-publishes-technical-standards-crowdfunding>.

	Reikalavimo kategorija	Reikalavimo subkategorija	Reikalavimo detalizavimas	Nuoroda į SFR	Reikalingas veiksmai
	<i>and how crowdfunding offers are to be marketed</i>		<p><i>transmission of orders in relation to those transferable securities and admitted instruments</i></p> <p><i>(b) (Where the applicant intends to provide facilitation of granting of loans) A description of the internal arrangements for the provision of facilitation of loans and a description of the contractual arrangements that the applicant will establish with project owners and with investors (with particular reference to the mandates that investors will give to the applicant)</i></p> <p><i>(c) Other services or activities that the prospective crowdfunding service provider intends to provide (cross as appropriate):</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Asset safekeeping</i> <input type="checkbox"/> <i>Payment services</i> <input type="checkbox"/> <i>Use of special purpose vehicles for the provision of crowdfunding services</i> <input type="checkbox"/> <i>Application of credit scores to crowdfunding projects</i> <input type="checkbox"/> <i>Suggestion of the price and / or the interest rate of crowdfunding offers</i> <input type="checkbox"/> <i>Operating a bulletin board</i> <input type="checkbox"/> <i>Establishing and operating contingency funds</i> <p><i>(d) The types of offers that the applicant plans to present (such as loan-based projects, equity-based projects, the type of sector or business activity, the type of investments to be offered on the crowdfunding platform, and types of investors targeted)</i></p> <p><i>(e) The selection procedure setting out the details of the methods adopted to select the offers to be presented on the crowdfunding platform, including the nature and the extent of the due diligence undertaken in respect of project owners</i></p> <p><i>(f) The arrangements to make public the offers on the crowdfunding platform and how the interests of investors for a crowdfunding project will be communicated to the relevant project owner</i></p> <p><i>(g) Any other services/activities currently (or intended to be) provided by the applicant not covered by Regulation (EU) 2020/1503 that may be provided according to Union or national law including</i></p>		<p>sutelktinio finansavimo paslaugas, nei licencijuotasi pagal SFĮ (pvz., pagal SFĮ licencijuojantis nurodyta, kad skelbiami bus tik paskoliniai projektai, o pagal SFR licencijuojantis norima skelbti ir investicinius projektus), atitinkamai bus reikalinga pateikti ir visus dokumentus, kurie reikalingi norint gauti tokios veiklos licenciją pagal SFR.</p>

	Reikalavimo kategorija	Reikalavimo subkategorija	Reikalavimo detalizavimas	Nuoroda į SFR	Reikalingas veiksmas
			<i>references to and a copy of the relevant authorisations (where applicable)</i>		
		<i>Information on the crowdfunding platform</i>	<p><i>Description of:</i></p> <p><i>(a) the arrangements to make the information referred to in Article 19 of Regulation (EU) 2020/1503 available on the website of the applicant's crowdfunding platform, including relevant IT arrangements</i></p> <p><i>(b) the arrangements to make the crowdfunding platform an internet-based information system, publicly accessible and without discriminatory access</i></p> <p><i>(c) the procedures and arrangements for the prompt, fair and expeditious provision of the crowdfunding services, including the description of: the procedures for the reception and transmission of client orders; the systems for processing such orders; and how these procedures and arrangements allow for the reception and transmission and execution of the client orders on an equal basis.</i></p> <p><i>(d) mechanisms that the applicant plans to implement to facilitate the information flows between the project owner and the investors, or between the investors, if applicable</i></p>	<p>12 str. 2 d. d p.</p> <p>RTS 4</p>	<p>Reikalinga pateikti SFR (RTS) reikalavimus atitinkančią informaciją.</p>
		<i>Marketing strategy</i>	<i>Description of the marketing strategy that the prospective crowdfunding service provider plans to use in the Union, including languages of the marketing communications; identification of the Member States where advertisements will be most visible in media and the expected means of communication that will be used</i>	<p>12 str. 2 d. d p.</p> <p>RTS 4</p>	<p>Reikalinga pateikti SFR (RTS) reikalavimus atitinkančią rinkodaros strategiją.</p>
3.	<i>Description of the governance arrangements and internal control mechanism to ensure compliance with Regulation (EU) 2020/1503, including risk-management and accounting procedures</i>	<i>Governance arrangements</i>	<p><i>Description of:</i></p> <p><i>(a) The internal structure of the applicant (organisational chart, etc.) with indication of the distribution of the tasks and powers and the relevant reporting lines, the control arrangements implemented and any other useful information to illustrate the applicant's operational features, policies and procedures to ensure effective and prudent management</i></p> <p><i>(b) The staff-recruitment plan, if any, for the next three years and the relative state of implementation, or indication of the personnel in office to be used for carrying out the services</i></p>	<p>12 str. 2 d. e p.</p> <p>RTS 4</p>	<p>Reikalinga pateikti SFR (RTS) reikalavimus atitinkančią informaciją (a dalis aktuali, jei perlicencijuojant yra pokyčių, b dalis aktuali tik tiems, kurie nevykdė veiklos).</p>

	Reikalavimo kategorija	Reikalavimo subkategorija	Reikalavimo detalizavimas	Nuoroda į SFR	Reikalingas veiksmas
		<i>Internal control mechanisms</i>	<i>Description of the internal control mechanism (such as compliance function and risk management function, where established) put in place by the applicant, in order to monitor and to ensure compliance of its procedures to the Regulation (EU) No 2020/1503, including information on reporting to the management body</i>	12 str. 2 d. e p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
		<i>Risk management</i>	<i>A mapping of the risks identified by the applicant and a description of risk management policies and procedures to identify, manage and monitor risks related to applicant's activities, processes and systems, including: (a) description of the internal processes and methodologies referred to in Article 6 (2) of Regulation (EU) 2020/1503 (where applicable) (b) description of the policy of the contingency fund referred to in Article 6 (5)(b) of Regulation (EU) 2020/1503 (where applicable)</i>	12 str. 2 d. e p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
		<i>Accounting procedures</i>	<i>Description of the accounting procedures by which the applicant will record and report its financial information</i>	12 str. 2 d. e p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
4.	<i>Description of systems, resources and procedures for the control and safeguarding of the data processing system</i>		<i>Description of: (a) The internal arrangements adopted to ensure the proper handling of the personal data and information received from investors, including the use of clouds (b) the policy for fraud prevention and privacy/data protection (c) the locations, methods and policies for documentation archiving, including the use of clouds</i>	12 str. 2 d. f p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
5.	<i>Description of operational risks</i>	<i>Risks related to the IT infrastructure and procedures</i>	<i>Description of the identified sources of operational risks and description of procedures, systems and controls adopted by the applicant to manage those operational risks (system reliability, security, integrity, privacy, etc.), including: (a) procedures to avoid operational interruptions (b) back-up devices in place (c) measures on safeguards against hackers' attacks</i>	12 str. 2 d. g p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.

	Reikalavimo kategorija	Reikalavimo subkategorija	Reikalavimo detalizavimas	Nuoroda į SFR	Reikalingas veiksmai
		<i>Risk related to the determination of the offer</i>	<i>Description of the technical tools and human resources dedicated to the offer determination, in particular the determination of the pricing in accordance with Article 4(4)(d) of the Regulation (EU) 2020/1503</i>	12 str. 2 d. g p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
		<i>Risks related to the asset safekeeping services and to the payment services (where applicable)</i>	<i>Where the applicant intends to provide asset safekeeping services and payment services, description of the identified sources of operational risks and description of procedures, systems and controls adopted by the applicant to manage those risks related to those services, including when those services are provided by a third party</i>	12 str. 2 d. g p. RTS 4	Jeigu taikoma, reikalinga pateikti SFR (RTS) nurodytą informaciją.
		<i>Risks relating to outsourcing of operational functions</i>	<i>Where the applicant intends to rely on a third party for the performance of operational functions, description of the identified sources of operational risks and description of procedures, systems and controls adopted by the applicant to manage those operational risks</i>	12 str. 2 d. g p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
		<i>Any other operational risk(s) (where applicable)</i>	<i>Description of any other identified source(s) of operational risks and description of procedures, systems and controls adopted by the applicant to manage those operational risks</i>	12 str. 2 d. g p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
6.	<i>Description of the applicant's prudential safeguards in accordance with Article 11 of Regulation (EU) 2020/1503</i>	<i>Description of the applicant's prudential safeguards in accordance with Article 11 of Regulation (EU) 2020/1503</i>	<i>The amount of the prudential safeguards that the applicant has in place at the time of the application for authorisation and the description of the assumptions used for its determination</i>	12 str. 2 d. h p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją, patvirtinančią, kad rinkos dalyvis atitinka pradžiniais reikalavimus.
		<i>Own funds (where applicable)</i>	<i>The amount of the prudential safeguards covered by own funds referred to in Article 11(2)(a) of Regulation (EU) No 2020/1503</i>	12 str. 2 d. h p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją, patvirtinančią, kad rinkos dalyvis atitinka pradžiniais reikalavimus.
		<i>Insurance policy (where applicable)</i>	<i>The amount of the applicant's prudential safeguards covered by an insurance policy as referred to in Article 11(2)(b) of Regulation (EU) 2020/1503</i>	12 str. 2 d. h p. RTS 4	Jeigu taikoma, reikalinga pateikti SFR (RTS) nurodytą informaciją, patvirtinančią, kad rinkos dalyvis atitinka

	Reikalavimo kategorija	Reikalavimo subkategorija	Reikalavimo detalizavimas	Nuoroda į SFR	Reikalingas veiksmai
					prudencinius reikalavimus.
		<i>Forecast calculations and plans</i>	(a) Forecast calculation of the applicant's prudential safeguards for the first three business years (b) Forecast accounting plans for the first three business years, including (i) forecast balance sheets (ii) forecast profit and loss accounts or income statements (c) Planning assumptions for the above forecast as well as explanations of the figures	12 str. 2 d. h p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
		<i>Prudential safeguards planning</i>	Description of the applicant's prudential safeguards planning and monitoring procedures	12 str. 2 d. h p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
7.	<i>Proof that the applicant meets the prudential safeguards in accordance with Article 11 of Regulation (EU) 2020/1503</i>	<i>Own funds</i>	(a) Documentation of how the applicant has calculated the amount in a way that is compliant with Article 11 of Regulation (EU) No 2020/1503 (b) For existing undertakings, an audited account statement or public register certifying the amount of own funds of the applicant (c) For undertakings in the process of being incorporated, a bank statement issued by a bank certifying that the funds are deposited in the applicant's bank account	12 str. 2 d. i p. RTS 4	Reikalinga pateikti SFR (RTS) reikalavimus atitinkančią informaciją (b ir c dalys aktualios tik tiems, kurie nevykdė veiklos).
		<i>Insurance policy</i>	(a) Copy of the subscribed insurance policy incorporating all the elements necessary to comply with Article 11(6) and (7) of Regulation (EU) 2020/1503, where available, or (b) Copy of the preliminary insurance agreement incorporating all the elements necessary to comply with Article 11(6) and (7) of Regulation (EU) 2020/1503 signed by an undertaking authorised to provide insurance in accordance with Union law or national law	12 str. 2 d. i p. RTS 4	Jeji taikoma, reikalinga pateikti SFR (RTS) nurodytą informaciją, patvirtinančią, kad rinkos dalyvis atitinka prudencinius reikalavimus (pvz., naujus draudimo liudijimui keliamus reikalavimus).
8.	<i>Description of the business continuity plan</i>		Description of the measures and procedures to ensure, in the event of failure of the prospective crowdfunding service provider, the continuity of the provision of critical services related to existing investments and sound administration of agreements between the prospective crowdfunding service	12 str. 2 d. i p. RTS 4 RTS 3 (business	Reikalinga pateikti SFR (RTS) reikalavimus atitinkantį veiklos tęstinumo planą.

	Reikalavimo kategorija	Reikalavimo subkategorija	Reikalavimo detalizavimas	Nuoroda į SFR	Reikalingas veiksmai
			<i>provider and its clients, including, where applicable, provisions for the continued servicing of outstanding loans, client notification and handover of asset safekeeping arrangements</i>	<i>continuity plan)</i>	
9.	<i>Information about shareholders</i>	<i>Additional information in case of legal persons</i>	<i>Where the shareholder holding 20% or more of the share capital or voting rights is a legal person a complete list of members of the management body and of persons who effectively direct its business, their name, date and place of birth, domicile, their national identification number where available</i>	RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
		<i>Proof of good repute²</i>	<i>(a) Official certificate or other equivalent document in accordance with national law proving the absence of criminal records (b) information on criminal investigations and/or proceedings, as well as relevant civil and administrative cases, in respect of infringements of national rules in the fields of commercial law, insolvency law, financial services law, anti-money laundering law, fraud law or professional liability obligations, notably through an official certificate (if and so far as it is available from the relevant Member State or third country) or through another equivalent document. In the event of the existence of civil and/or administrative sanctions in respect of the abovementioned fields, a detailed description thereof shall be provided. For ongoing investigations or proceedings, the information may be provided through a declaration of honour; (c) Information on refusal of registration, authorisation, membership or licence to carry out trade, business or a profession; or the withdrawal, revocation or termination of such a registration, authorisation, membership or licence; or expulsion by a regulatory or government body or a professional body or association. Information on any ongoing procedure related to the foregoing shall also be provided. (d) Information on dismissal for employment, or a position of trust, fiduciary</i>	12 str. 3 d. a p. RTS 4	Reikalinga pateikti (atnaujintą) SFR (RTS) nurodytą informaciją.

² Where the shareholder holding 20% or more of the share capital or voting rights is not a natural person, sub-fields 8 and 9 shall be completed for the legal entity and repeated and completed for each member of the management body and other persons effectively directing the business.

	Reikalavimo kategorija	Reikalavimo subkategorija	Reikalavimo detalizavimas	Nuoroda į SFR	Reikalingas veiksmai
			<i>relationship, or similar situation, and description of the reasons for such dismissal</i>		
		<i>Pre-existing (and ongoing) assessment³</i>	<i>Information on whether an assessment of the good repute of the shareholder has already been (or is being) conducted by another competent authority or any other authority under other financial legislation, including the name of that authority and, where applicable, the date and outcome of its assessment</i>	RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
		<i>Information on the group structure (where applicable)</i>	<i>The information on whether the applicant is: (a) a subsidiary of a crowdfunding service provider authorised in another Member State (b) a subsidiary of the parent undertaking of a crowdfunding service provider that is authorised in another Member State (c) controlled by the same natural or legal persons who control a crowdfunding service provider authorised in another Member State</i>	RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
10.	<i>Information about managers⁴</i>	<i>Proof of good repute</i>	<i>(a) Official certificate or other equivalent document in accordance with national law proving the absence of criminal records (b) Information on criminal investigations and/or proceedings relevant civil and administrative cases, in respect of infringements of national rules in the fields of commercial law, insolvency law, financial services law, anti-money laundering law, fraud law or professional liability obligations, notably through an official certificate (if and so far, as it is available from the relevant Member State or third country) or through another equivalent document. In the event of the existence of civil and/or administrative sanctions in respect of the abovementioned fields, a detailed description thereof shall be provided. For ongoing investigations or proceedings, the information may be provided through a declaration of honour (c) Information on refusal of registration, authorisation, membership or licence to carry out</i>	12 str. 3 d. a p. RTS 4	Reikalinga pateikti (atnaujintą) SFR (RTS) nurodytą informaciją.

³ Where the shareholder holding 20% or more of the share capital or voting rights is not a natural person, sub-fields 8 and 9 shall be completed for the legal entity and repeated and completed for each member of the management body and other persons effectively directing the business.

⁴ Sub-fields 1-12 shall be repeated and completed for each natural person who is member of the management or supervisory bodies of the applicant, and for each natural person who effectively directs the business. Sub-fields 1-8 and 10-11 shall be repeated and completed for each natural person who is responsible of internal control functions (where appointed).

	Reikalavimo kategorija	Reikalavimo subkategorija	Reikalavimo detalizavimas	Nuoroda į SFR	Reikalingas veiksmai
			<p><i>trade, business or a profession; or the withdrawal, revocation or termination of such a registration, authorisation, membership or licence; or expulsion by a regulatory or government body or a professional body or association. Information on any ongoing procedure related to the foregoing shall also be provided.</i></p> <p><i>(d) Information on dismissal for employment, or a position of trust, fiduciary relationship, or similar situation, and description of the reasons for such dismissal</i></p> <p><i>(e) Any other information deemed relevant by the competent authority for the assessment of the good repute</i></p>		
		<i>Curriculum Vitae</i>	<p><i>Curriculum vitae stating</i></p> <p><i>(a) relevant education (including the name(s) and type(s) of educational institution(s), type, and date of diploma(s)) and professional training (including the topic of the training, type(s) of educational institution(s) and date by which training was completed)</i></p> <p><i>(a) relevant professional experience (in and outside the financial sector), including the names of all organisations for which the person has worked, and nature and duration of the functions performed (start and end dates) and the reason of for departure (new function within the company/group, voluntary departure, forced departure or expiry of the mandate)</i></p> <p><i>(b) for positions held in the previous 10 years, when describing those activities, details shall be included on all powers held and the areas of operations under control</i></p> <p><i>The curriculum vitae may also include details (name, address, telephone number, email) of any reference person(s) who may be contacted by the competent authority (this field is not mandatory)</i></p>	<p>12 str. 3 d. b p.</p> <p>RTS 4</p>	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
		<i>Time to be committed to the performance of the duties</i>	<p><i>Information on the minimum time that will be devoted to the performance of the person's functions within the prospective crowdfunding service provider (annual and monthly indications), including information on:</i></p>	<p>12 str. 3 d. b p.</p> <p>RTS 4</p>	Reikalinga pateikti SFR (RTS) nurodytą informaciją.

	Reikalavimo kategorija	Reikalavimo subkategorija	Reikalavimo detalizavimas	Nuoroda į SFR	Reikalingas veiksmas
			<p>(a) the number of directorships in financial and non-financial companies held by that member at the same time;</p> <p>(b) the directorships in organisations which do not pursue predominantly commercial objectives held by that member at the same time;</p> <p>(c) other external professional activities, and any other functions and relevant activities, both within and outside the financial sector</p>		
		<i>Pre-existing (or ongoing) assessment of the reputation and experience</i>	<i>The information on whether an assessment of the good repute and of the knowledge and experience of the natural person has already been (or is being) conducted by another competent authority or any other authority under other financial legislation including the date of the assessment, the identity of that authority and, where applicable, the date and the outcome of this assessment</i>	RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
		<i>Self-assessment of the collective knowledge, skills and experience</i>	<i>Details of the result of the assessment on the collective possession of sufficient knowledge, skills and experience to manage the prospective crowdfunding provider by the natural persons involved in the management of the prospective crowdfunding service provider, performed by the applicant itself</i>	12 str. 3 d. b p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
11.	<i>Description of the internal rules to prevent persons referred to in the first subparagraph of Article 8(2) from engaging, as project owners, in crowdfunding services offered by the prospective crowdfunding service provider</i>		<i>Description of the relevant internal rules adopted by the applicant</i>	12 str. 2 d. m p. RTS 4 RTS 2 (<i>conflict of interest</i>)	Reikalinga pateikti SFR (RTS) nurodytą informaciją, taip pat turi būti pakoreguotos interesų konfliktų vengimo taisyklės, atsižvelgiant į RTS 2.
12.	<i>Description of outsourcing arrangements</i>		<p><i>Description of:</i></p> <p>(a) the operational functions that the applicant plans to outsource, including cloud outsourcing</p> <p>(b) the third parties to whom the operational functions will be outsourced (where available), including the indication of their location and a summary of the outsourcing arrangements in case the third party is located in a third country (where available)</p> <p>(c) the internal arrangements and resources allocated to the control of the outsourced functions</p>	12 str. 2 d. n p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją.

	Reikalavimo kategorija	Reikalavimo subkategorija	Reikalavimo detalizavimas	Nuoroda į SFR	Reikalingas veiksmas
			<i>(d) the service level agreements in place with the service providers</i>		
13.	<i>Description of procedures to handle complaints from clients</i>		<i>Description of the procedures to handle complaints from clients adopted by the applicant, including the timeframe within which a decision on the complaint will be notified to potential complainants, as provided in article 2(f) of Commission Delegated Regulation (EU) [o]/[o], according to Commission Delegated Regulation (EU) [o]/[o]</i>	12 str. 2 d. o p. RTS 4 RTS 1 (<i>complaint handling</i>)	Reikalinga pateikti SFR (RTS) nustatytus reikalavimus atitinkančią informaciją, pvz., skundų nagrinėjimo procedūros turi atitikti RTS 1 nustatytus reikalavimus, dalis kurių yra nauji (pvz., skundo pildymo forma).
14.	<i>Confirmation of whether the applicant intends to provide payment services itself or through a third party, under Directive (EU) 2015/2366, or through an arrangement in accordance with Article 10(5) of Regulation (EU) 2020/1503</i>		<p><i>1. The applicant shall inform the competent authority whether the payment services will be provided (cross as appropriate):</i></p> <p><input type="checkbox"/> <i>the applicant itself. If so, the applicant shall provide information on the relevant authorisation as payment service provider in accordance with Directive 2015/2366</i></p> <p><input type="checkbox"/> <i>an authorised third party. If so, the applicant shall indicate the name of the third party, and the applicant shall submit a copy of the subscribed agreement with the third party incorporating all the elements necessary to comply with Regulation (EU) 2020/1503, when available, or a copy of the preliminary agreement with the third party, incorporating all the elements necessary to comply with Regulation (EU) 2020/1503 signed by a third party authorised to payment services in accordance with Union law or national law</i></p> <p><input type="checkbox"/> <i>Through arrangements in accordance with Article 10(5) of Regulation (EU) No 2020/1503, which ensure that project owners accept funding of crowdfunding projects, or any other payment, only by means of a payment service provider in accordance with Directive (EU) 2015/2366. If so, the applicant shall provide a description of such arrangements.</i></p>	12 str. 2 d. p. RTS 4	Reikalinga pateikti SFR (RTS) nurodytą informaciją nurodytu būdu (<i>ticking the box</i> principu + papildoma informacija).

	Reikalavimo kategorija	Reikalavimo subkategorija	Reikalavimo detalizavimas	Nuoroda į SFR	Reikalingas veiksmai
			<i>2. The applicant shall include a description of the procedures and systems established by which the funds from the investors will be sent to the project owner and by which the investors will receive the remuneration of the capital invested</i>		
15.	<i>Procedures to verify the completeness, correctness and clarity of the information contained in the key investment information sheet</i>		<i>Description of the relevant procedures adopted by the applicant</i>	12 str. 2 d. q p. RTS 4 RTS 7 (Key investment information sheet)	Reikalinga pateikti SFR (RTS) nurodytą informaciją.
16.	<i>Procedures in relation to investment limits for non-sophisticated investors referred to in Article 21(7) of Regulation (EU) 2020/1503</i>		<i>1. The applicant shall provide a description of the procedures adopted in order: a) to carry out the assessment whether and which crowdfunding services offered are appropriate, including details on information requested to non-sophisticated investors about their experience, investment objectives, financial situation and basic understanding of risks involved in investing in general and in investing in the types of investments offered on the crowdfunding platform, referred to in Article 21, paragraphs 1 and 2 b) to carry out the simulation required to prospective non-sophisticated investors of their ability to bear loss, referred to in Article 21, paragraph 5 c) to provide the information referred to in Article 21, paragraph 4 2. The applicant shall provide a description of the procedures adopted by the applicant on investment limits for non-sophisticated investors, including the description of the content of the specific risk warning and the arrangements to acquire from the investor the explicit consent</i>	12 str. 2 d. r p. RTS 6 (Appropriateness test)	Reikalinga pateikti SFR (RTS) nurodytą informaciją.

Papildomai Lietuvos bankas rekomenduoja atkreipti dėmesį į šiuos dalykus:

- ataskaitų teikimo pasikeitimus (žr. SFR 16 str.);
- galimybę veikti kitose Europos Sąjungos valstybėse narėse (žr. SFR 18 str.);
- atsisakymo išduoti licenciją pagrindus (žr. SFR 12 str. 8 d.);
- pagrindus atšaukti sutelktinio finansavimo paslaugų teikėjo licenciją (žr. SFR 17 str.);
- informacijos registrus (informacija bus skelbiama ne tik Lietuvos banko, bet ir ESMA registruose).