

## **Payment account**

### **Abstract**

The firstpart of the thesis contains a brief historical development that preceded the creation of a payment account. Furthermore, its definition, essence and characteristic features. Subsequently, the legal regulation of the account is mentioned, both generally in the Civil Code, and all types of accounts are mentioned, as well as in related legal regulations. The thesis also analyzes the account contract, including the subjects of the contract, the requirements of the contract, possible forms of its conclusion, changes and cancellation. Subsequently, this work deals with the legal regulation of the payment account specified in the Payment System Act, while the work also mentions the development of European regulation in recent years. Furthermore, this work deals with the legal regulation of a payment account contract, which the Payment System Act refers to as a payment services contract, and as a framework contract. It also mentions a contract for a one-time payment transaction, an indirect payment order service, account information and marginally mentions the balance of money confirmation service, the so-called new service. Subsequently, this work deals with the conclusion, change or termination of a payment service contract, which is regulated by the Payment System Act, and also addresses the rights and obligations of the contracting parties in the provision of payment services. The current topic addressed by this work is the introduction of the new services mentioned above, which can be provided to users by third parties, ie persons different from the account manager. This is related to a kind of market opening to these entities and a change in the role of classical entities, especially banks, which, based on legal regulation, have to do so. payment account, make available to third parties. There is also mentioned the development of this area and the change of roles of individual subjects of contractual relations related to the account, and also the interpretation problems connected with the legal regulation in question are mentioned, mainly because of its short effectiveness. Finally, the legislation of the payment account is evaluated and its strengths and weaknesses are summarized.

**Key words:** payment account, Act on Payments, PSD2 Directive