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22. January 2020 | [Investor Warning \(https://www.fma.gv.at/en/category/news-en/investor-warning/\)](https://www.fma.gv.at/en/category/news-en/investor-warning/)

Inter alia pursuant to Article 94 para. 9 of the Payment Services Act 2018 (ZaDiG 2018; Zahlungsdienstegesetz 2018), the Austrian Financial Market Authority (FMA) may inform the general public that a particular named natural or legal entity is not authorised to carry out certain payment services (Article 1 para. 2 ZaDiG 2018), provided that the said person has given cause for such action and informing the general public is deemed necessary and reasonable with regard to possible disadvantages of the person concerned.

By publication in the official gazette “Amtsblatt zur Wiener Zeitung” on 22.01.2020, the FMA hereby informs that

VIVAEXCHANGE OÜ

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is not entitled to provide payment services in Austria that require a licence. The provider is therefore not authorised to issue payment instruments on a commercial basis (issuing) or to acquire payment transactions (acquiring) (Article 1 para. 2 no. 5 ZaDiG 2018).

« [FMA publishes Circular on “Limited Networks” – explaining the provision governing the exception from the scope of the Payment Services Act 2018 as well as the obligation to notify such an exception](#)

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