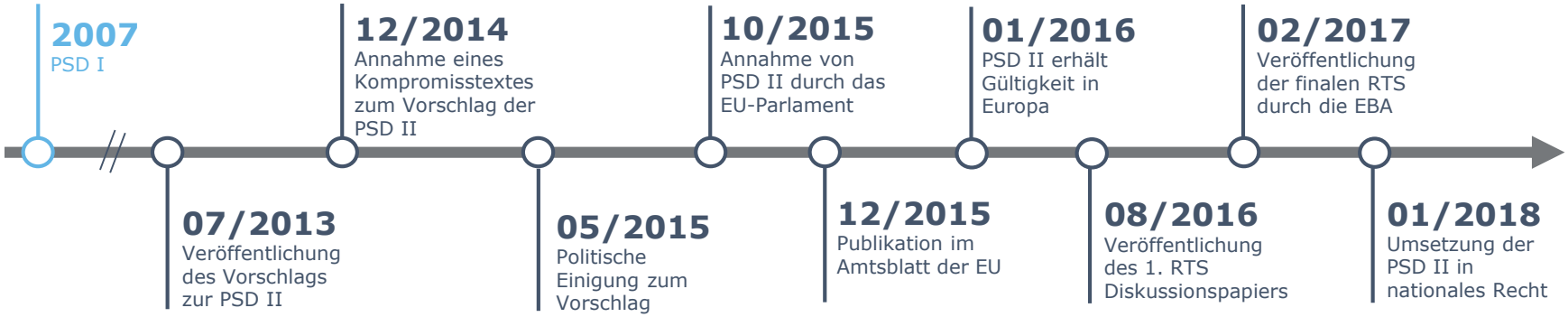Entwicklung der Payment Services Directive II (PSD II)