

ERPB Secretariat

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## Review of the ERPB membership 2022

The ERPB mandate foresees that the ERPB membership should be reviewed every two years both with regard to its composition and the actual members appointed for each stakeholder association. In particular, art. 3.5 states that “The ECB will review the composition of the ERPB every second year, aiming for a representative structure and taking market developments into account. The ECB may as a result of this review decide to amend the associations represented in the ERPB or admit further members, if the need to improve representativeness in the ERPB arises”. Art. 4.2 further stipulates that “Members are appointed for a period of two years”.

In this regard, this note provides an assessment of the composition of the ERPB in light of the experience gained and developments that occurred since the last assessment was conducted in July 2020.

According to the ERPB mandate, the supply and demand side of the retail payments market have each seven seats including:

- On the supply side of the market, one representative of the payment service providers communities, three representatives of the banking community, two representatives of payment institutions and one representative of e-money institutions;
- On the demand side of the market, two representatives of consumers and one representative of each of the following stakeholder categories: retailers with a physical presence, internet retailers, businesses/corporates, small and medium-sized enterprises and national public administrations.

Overall, based on the experience gathered with the functioning of the ERPB as well as the recent developments, the ERPB composition is deemed fit to ensure representativeness of both the demand and supply side.

On the supply side representation, it is however worth recalling that the ERPB agreed to invite the European Digital Payments Industry Alliance (EDPIA) as guest in the ERPB as of the June 2021 ERPB meeting to

represent the interests of European processors. Based on the experience since then and to keep the balance between the demand and supply side representatives, it is suggested to extend this guest status going forward.