

21 October 2022  
ERPB/2022/015

**18<sup>TH</sup> MEETING OF THE EURO RETAIL PAYMENTS BOARD (ERPB)**

**21 November 2022** from 13:30 to 16:30

*Teleconference*

**AGENDA**

<b>1</b>	<b>Introductory remarks by the Chair; adoption of the agenda</b>
<b>2</b>	<p><b>Debriefing</b></p> <p>ERPB members will be debriefed by the European Commission on the state-of-play on initiatives related to retail payments.</p>
<b>3</b>	<p><b>Digital euro investigation</b></p> <p>The ECB will update the ERPB on the progress of the work conducted in the context of the digital euro investigation phase launched on 1 October 2021.</p> <p>The ERPB is invited to take note of the update.</p> <p><b><i>Presented by: ECB</i></b></p>
<b>4</b>	<p><b>Instant retail payments in euro</b></p> <p>The EPC will provide a status update on the implementation of the SCT Inst scheme, including an overview of the percentage of PSPs adhering to SCT Inst in relation to those adhering to SCT for each SEPA country. In addition, the EPC will report on the outcome of the work conducted by their multi-stakeholder group on mobile initiated SEPA credit transfers (MSG MSCT) on the development of a QR-code standard and possible extension to NFC and BLE.</p> <p>The co-chairs of the workstream on communication on instant payments towards end-users will present a proposed high-level communication strategy that will potentially be deployed in the EU, including what key messages to convey, considering ongoing</p>

	<p>developments, the stakeholders involved, the means of communication and the roll-out timeline.</p> <p>ERPB members are invited to take note of the updates and agree on the way forward.</p> <p><b>Presented by: EPC for update on SCT Inst scheme and MSG MSCT work</b></p> <p><b>Workstream co-chairs for communication towards end-users</b></p> <p><b>Document:</b></p> <p>EPC status update on SCT Inst</p> <p>ERPB workstream proposed high-level communication strategy on instant payments towards end-users</p>
<b>5</b>	<p><b>SEPA Payment Account Access (SPAA) Scheme</b></p> <p>Following the ERPB invitation in July 2022, the EPC SEPA Payment Account Access Multi-Stakeholder Group (SPAA MSG) continued the work on the development and finalisation of the future SPAA scheme, including the preparation of the first version of the scheme rulebook. The ERPB is invited to take note of the reporting of the SPAA MSG and consider envisaged next steps.</p> <p><b>Presented by: SPAA MSG co-chairs</b></p> <p><b>Document:</b></p> <p>Status update on the work on SEPA Payment Account Access</p>
<b>6</b>	<p><b>Update of the ERPB workplan</b></p> <p>In view of updating its workplan, the ERPB will be invited to have an exchange on possible topics for the coming two years based on feedback provided by the members in written ahead of the meeting. On this basis, the Secretariat will prepare a proposal, including prioritisation of workstreams.</p> <p><b>Presented by: Secretariat</b></p> <p><b>Document:</b></p> <p>Update of the ERPB workplan</p>

**Topics to be dealt with in written procedure:**

- Status of past ERPB recommendations
- Update from the EPC on the SEPA Request-to-Pay Scheme

- European Cards Stakeholders Group (ECSG) reporting on cards standardisation