

Update of the ERPB workplan

In its November 2022 meeting, the Euro Retail Payments Board (ERPB) was invited to discuss a [proposal](#) for updating its workplan based on suggestions received from members. Considering the already ongoing workstreams requiring efforts from ERPB stakeholder associations and scarcity of resources, the ERPB agreed on not initiating any new activity at this stage and on reviewing the workplan in its May 2023 meeting in light of topics suggested to be retained in the background note as well as all relevant developments that may affect the work plan.

In this regard, this note puts forward a proposal for prioritising new ERPB workstreams considering those ongoing/planned workstreams, namely the technical sessions on the digital euro investigation phase, the extension of the work on a QR-code standard for instant payments at the point of interaction to other technologies, the SEPA Payment Account Access Scheme as well as the review of the high-level communication on instant payments towards end-users once the process on the instant payments legislative proposal is finalised. It is noted that no new developments have been identified as affecting the ERPB workplan so far. Should this be the case, the workplan would be updated accordingly.

Suggested new activity for 2023: fraud related to retail payments

In preparation of the November 2022 discussion on the update of the workplan, some members suggested launching a workstream on emerging fraud related to retail payments.

It was then suggested to wait for progress of related work in other fora before assessing to what extent an additional effort from the ERPB would be required.

However, it appears that a market perspective on fraud would usefully complement the envisaged work in these fora.

In this regard, it is suggested to launch after the May ERPB meeting, a work item related to payment fraud, in particular on the prevention and mitigation of new and rising types of fraud such as authorised push payment fraud that could cover (i) communication towards end-users in order to prevent fraud, having in mind initiatives already taken¹ and (ii) mapping of possible actions in fraud prevention, mitigation and investigation by different types of stakeholders involved in the payments chain.

¹ For example, BEUC factsheet on payment fraud: https://www.beuc.eu/sites/default/files/publications/BEUC-X-2023-027_A_payment_fraud_epidemic.pdf

The outcome of this work would provide the market perspective on fraud that could be channelled to relevant authorities to inform their work.

Possible new activities for 2024:

It can be expected that in 2024, the workstream on **communication on instant payments towards end-users** would need to reconvene in order to review and to complete the high-level communication plan; the latter was endorsed in principle by the ERPB with the contents introduced in the regulation once finalised. This is however not expected to be a heavy exercise in terms of resources.

Based on the outcome of the workstream on fraud related to retail payments – if its launch is supported by the ERPB – the two following items suggested by ERPB members for the review of the workplan could be considered in 2024:

- **Accessibility of retail payments in the EU:** Building on the findings of the ESCB stock-take presented in the July 2022 ERPB meeting, this work would aim to ensure coordinated action by all relevant actors in the retail payment ecosystem, including the supply side industry and the demand side participants, to learn from existing good practices and assess who can do what to make sure that vulnerable groups (including persons with functional limitations) will continue to be able to pay in a convenient, affordable, and efficient manner not only in their own country but across the EU². Given that the European Accessibility Act has to be fully implemented by June 2025, it would seem timely to launch an ERPB workstream to work on this topic in the first half of 2024 to ensure that potential recommendations from the workstream can be followed-up in a timely manner.
- **Digital id and payments:** In view of providing input to the ongoing European Commission work on digital id and the European Digital Identity Wallet (EUDIW), the ERPB could launch a workstream to identify the various payments use cases using digital id and the requirements from an industry perspective for leveraging the EUDIW. Considering the timing of the pilots (launched on 1 April 2023 for 2 years), such a workstream could be launched in 2024 (possibly second half).

ERPB members are invited to provide feedback to the above proposal, including early guidance on those possible new items for 2024.

² As reference, please see for instance recent BEUC/AGE Platform Europe recent factsheet on the importance of inclusive payment methods: https://www.beuc.eu/sites/default/files/publications/BEUC-X-2023-044_The_importance_of_inclusive_payment_methods.pdf