

26 October 2023
ERP/2023/012

20TH MEETING OF THE EURO RETAIL PAYMENTS BOARD (ERP)

20 November 2023 from 13:30 to 16:00

Teleconference

AGENDA

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| 1 | Introductory remarks by the Chair; adoption of the agenda |
| 2 | Debriefing ERP members will be debriefed by the European Commission on the state of play on initiatives related to retail payments. |
| 3 | Digital euro project status The ECB will update the ERP on the status of the digital euro project and the key themes of the legislative proposal of the European Commission. The ERP is invited to take note of the update. <i>Presented by: ECB</i> |
| 4 | Instant retail payments in euro The EPC will provide a status update on the implementation of the SCT Inst scheme. 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. Finally, the Secretariat will present a proposal for updating and finalising the high-level communication strategy to end-users for instant payments immediately following the foreseen adoption of the instant payments regulation by the co-legislator. |

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| | <p>ERPB members are invited to take note of the updates and agree on the suggested way forward.</p> <p>Presented by:</p> <p>EPC for status update on SCT Inst</p> <p>Secretariat for proposal for finalisation of the high-level communication strategy towards end-users</p> <p>Document:</p> <p>EPC status update on SCT Inst</p> <p>Proposal for the updating and finalisation of the high-level communication strategy towards end-users for instant payments</p> |
| 5 | <p>Fraud prevention</p> <p>In its 25 May 2023 meeting, the ERPB agreed to set up a working group on emerging fraud related to retail payments. The co-chairs of the working group will present the interim findings of the working group. The ERPB is invited to confirm the next steps for the ERPB working group.</p> <p>Presented by: ERPB working group on fraud prevention co-chairs</p> <p>Document:</p> <p>Presentation – interim findings of the ERPB working group on fraud prevention</p> |
| 6 | <p>SEPA Payment Account Access (SPAA) Scheme</p> <p>Following the ERPB invitation in May 2023, the EPC SEPA Payment Account Access Multi-Stakeholder Group (SPAA MSG) continued the work on the definition of a ‘minimum viable product’ based on market demand, including the work on business conditions.</p> <p>The ERPB is invited to take note of the reporting of the SPAA MSG and consider envisaged next steps.</p> <p>Presented by: SPAA MSG co-chairs</p> <p>Document:</p> <p>Status update on the work on SEPA Payment Account Access</p> |
| 7 | <p>Update of the ERPB workplan</p> |

Following its May 2023 meeting, the ERPB will be invited to agree on its priorities for 2024 on the basis of a proposal from the Secretariat taking into account ongoing/planned workstreams.

Presented by: Secretariat

Document:

Update of the ERPB workplan

Topics to be dealt with in written procedure:

- Status of past ERPB recommendations
- Update from the EPC on the SEPA Request-to-Pay Scheme
- Update from the European Payments Standardisation Group on cards standardisation