

## **Assessment of follow-up on ERPB statements, positions and recommendations**

### **1. Introduction & summary**

The aim of this document is to provide an overview on the follow-up of ERPB statements, positions and recommendations. The overview serves the purpose of keeping track at the ERPB level on whether ERPB statements, positions and recommendations are followed up with action by relevant stakeholders and, if not, to enable the ERPB to discuss possible remedies. A similar overview is provided for each meetings of the ERPB.

**Based on the assessment by the Secretariat further progress was made since the last assessment on some of the past recommendations made by the ERPB. Overall, the follow-up on ERPB recommendations remains satisfactory without the need to reconsider past statements or recommendations. The Secretariat will continue to monitor developments related to all items and will report back to the next meeting of the ERPB (in June 2016).**

## 2. Methodology of the assessment

To ensure a better and more user-friendly overview of the status of the follow-up on past ERPB statements, recommendations and positions, a simple traffic light system with four grades is applied:

- **Red:** means that no significant efforts have been done or there are significant obstacles faced by the relevant stakeholders preventing progress on the given recommendation or issue. Hence, **more attention and efforts are needed in the future and the recommendation or issue requires further attention at the ERPB level.**
- **Yellow:** means that *either*
  - efforts have been made on the given recommendation or issue by the relevant stakeholders but further – previously not planned – efforts may be needed *or*
  - there is a risk that obstacles may arise with regard to further progress on the recommendation or issue

**The recommendation or issue could require further attention at the ERPB level in the future.**

- **Green:** means that all necessary efforts have been made by the relevant stakeholders on the given recommendation or issue and the issue at hand is on track to be fully resolved in the near future. **Barring unexpected developments there is no need for further attention to the matter at the ERPB level.**
- **Blue:** means that due to the necessary efforts made by the relevant stakeholders the given recommendation or issue has been fully followed up / relevant stakeholders are in full compliance with the given recommendation and **the issue is to be treated as closed.**

These traffic lights are complemented by textual remarks / assessment of the follow-up on the given issue or recommendation to provide more detailed information and to underpin the traffic light assessment.

## 3. Overall assessment of the follow-up and status of ERPB recommendations, stances and statements

Overall, ERPB recommendations and statements made in the past three meetings of the ERPB have been followed up by relevant stakeholders. The majority of traffic light assessments given to the recommendations and other ERPB stances are set to blue or green and further progress was made since the last written assessment (prepared in June 2015). In the below the issues / recommendations with most significant progress are highlighted with a focus on those which were marked yellow at the time of the last assessment.

### 3.1 SCT-SDD post migration issues and pan-European electronic mandates for SDD

Among the recommendations on SCT-SDD post migration issues the one related to the investigation of ways to solve the issue of national legal requirements related to the use of SDD R-transaction reason codes (*ERP/2014/rec11*) was marked as yellow in June 2015. To recall the European Commission discussed the issue with Member State representatives in the EU Forum of National SEPA Fora and it concluded that this issue was difficult as it would require change in national laws related to data privacy. However, two relevant legal proposals (proposals for a General Data Protection Regulation and the Data Protection Directive for Police and Criminal Justice Authorities) are currently being negotiated by the European Parliament and Council with a chance of progress being made on this issue.

In June 2015 one recommendation was marked red (*ERP/2014/rec26*) and three recommendations were marked yellow (*ERP/2014/rec20*, *rec21* and *rec23*) related to electronic mandates for SEPA direct debit. The one marked as red was generally addressed to providers of electronic mandate solutions calling them to be interoperable with other providers using similar models. After analysing possible actions in the field and given the fact that the universe of electronic mandate service providers is very diverse, the ERPB Secretariat concluded that this call by the ERPB is more to interpreted as a general stance and does not warrant further concrete follow-up actions from ERPB stakeholders.

The three recommendations related to e-mandates marked as yellow pertains to the clarification with regard to the use and signing of electronic mandates for SDD. On these issues based also on prior work conducted by the EPC and the ECB in this field, the EPC confirmed its commitment to publish clarification papers in the near future. Hence, these recommendations are reclassified as green.

### 3.2 Person-to-person mobile payments

In June 2015 the ERPB endorsed the vision “of allowing any person to initiate a pan-European P2P mobile payment safely and securely, using a simple method with information the counterparty is prepared to share in order to make a payment”. To that end the ERPB made four recommendations to the community of mobile P2P solutions providers as well as an invitation to the EPC to facilitate the dialogue between existing solutions providers and other relevant stakeholders on such cooperation. The EPC is following up on this invitation by organising a workshop to be held on 21 January 2016 in Brussels<sup>1</sup>. The workshop is expected to provide a good basis for launching dialogue and cooperation aiming at pan-European interoperability within the industry. However, as there is a chance that further attention will be needed by the ERPB on these recommendations, for the time being these are marked as yellow.

### 3.3 Pan-European instant payments in euro

In June 2015, based on a detailed report by the EPC, the ERPB invited the EPC “to present to the ERPB by November 2015 a proposal for the design of an instant SEPA Credit Transfer scheme (SCT<sup>inst</sup>) in euro”. The ERPB also set up a high-level group (ERPB HLG) reflecting the composition of the ERPB to

<sup>1</sup> <http://www.europeanpaymentscouncil.eu/index.cfm/about-epc/epc-news/the-epc-invites-all-payment-stakeholders-to-participate-in-its-10-december-workshop-dedicated-to-person-to-person-mobile-payments/>

offer guidance as needed to the EPC regarding the development of the SCT<sup>inst</sup>. The ERPB HLG met twice since June 2015 and had a conference call at the end of October. On the basis of the feedback received the EPC will present the design of the SCT<sup>inst</sup> scheme under the relevant item of the agenda of the November 2015 ERPB meeting. The respective item is marked as green.

### **3.4 Technical standards related to payment cards**

Based on a detailed report presented by the Cards Stakeholders Group (CSG) in June 2015, the ERPB agreed that in the terminal-to-acquirer and card-to-terminal domains as well as the terminal security domains of card payments stakeholders should conform to the SEPA Cards Standardisation Volume (SCS Volume). In addition the ERPB invited the CSG to (i) put in place a conformance assessment procedure with regard to the SCS Volume, (ii) prepare a study on the benefits of using a single message standard in the acquirer to issuer domain and (iii) report back to the ERPB every 12 months on the progress made in the market on technical card standardisation for payment cards.

The CSG is actively following up on these invitations. The conformance assessment procedures will be implemented by early 2016 and the CSG has started preparing the study on standardising messages in the acquirer-to-issuer domain. Consequently the related recommendations and invitations are marked as green.

#### 4. Detailed assessment of follow-up on ERPB statements, positions and recommendations<sup>2</sup>

Number	Issue / recommendation	Addressees / relevant stakeholders	Remark	Assessment of follow-up
<b>Remaining open issues from the May 2014 meeting of the ERPB</b>				
ERPB/2014/sta0	<p><b>Alternative (no-refund) consumer direct debit scheme:</b> The ERPB agreed: i) to recommend to the European Commission and the EU legislators that they consider a legal solution to clarify the refund rights in the context of a review of the Payment Services Directive and ii) that such an alternative direct debit scheme in SEPA could only be launched once the review of the Payment Services Directive was complete and thus provided a clear legal background to allow for this</p>	EU legislators, European PSPs	<p>The review of the Payment Services Directive (PSD2) will change the provisions related to refund rights for DDs. In the text of the version of PSD2 adopted by the European Parliament for direct debits in euro the payer has an unconditional right to a refund. However, it may be agreed in a framework contract between the payer and the payment service provider that the payer has no right to a refund where:</p> <p>a) the payer has given consent to execute the payment transaction directly to the payment service provider; and</p> <p>b) where applicable, information on the future payment transaction was provided or made available in an agreed manner to the payer for at least four weeks before the due date by the payment service provider or by the payee.</p>	Green
<b>ERPB recommendations on SCT-SDD post migration issues made in December 2014</b>				
ERPB/2014/rec1	<p>The ERPB supports the publication and use of the EPC's current customer-to-bank Implementation Guidelines (IGs) by all market participants. The ERPB recommends making the EPC's customer-to-bank IGs mandatory in the next EPC SEPA rulebook change management cycle.</p>	The EPC's Scheme End-User Forum	<p>The EPC will prepare an EPC change request for the 2016 EPC SEPA rulebook change management cycle specifying that a scheme participant is obliged to accept at least but not exclusively C2B SEPA payment message files based on the EPC's C2B SEPA scheme IGs defined for SCT, SDD Core and SDD B2B. SCT originators and SDD Core/ B2B creditors will still be free to agree with their PSPs to use any other ISO 20022 XML</p>	Green

<sup>2</sup> Based on feedback from the relevant (addressed) stakeholders

			<p>payment message standard format to submit their C2B SEPA payment message files to their PSPs.                  The aim is to have such mandatory EPC C2B IGs becoming effective as of November 2017.                  At their first meetings in the 3rd quarter of 2015, the Scheme End-User Forum (SEUF) and the EPC Scheme Technical Forum (ESTF) supported the idea of having mandatory C2B IGs.                  (Minutes of these SEUF and ESTF meetings are available on the SEUF and ESTF webpages)</p>	
ERPB/2014/rec2	<p>The ERPB supports and recommends making the EPC's bank-to-customer IGs mandatory in the next EPC SEPA rulebook change management cycle.                  The ERPB recommends consulting the EPC's Scheme End-User Forum about the appropriate bank-to-customer message(s) for future mandatory EPC bank-to-customer IGs and proposing a set of mandatory EPC IGs in the bank-to-customer space.</p>	EPC & the EPC's Scheme End-User Forum	<p>The EPC highlights that payment account statements also do mention transactions other than SCTs and SDDs. There are no separate SEPA transaction statements but only SEPA messages.                  In 2009 the EPC published the mapping document EPC188-09 <a href="#">Recommendations on customer reporting of SCT and SDD</a> on the reporting of SEPA transactions by PSPs to their PSUs. The document describes how the SEPA message elements can be taken over in the account statements and makes a mapping of the rulebook requirements vis-à-vis the 'Transaction Details' elements of the ISO 20022 reporting messages.                  At their first meetings in the 3rd quarter of 2015, the SEUF and the ESTF had been asked for their positions on this topic.                  The ESTF suggested that the EPC should make mandatory IGs for the B2C space or alternatively define a mandatory set of attributes for B2C purposes in the rulebooks. The SEUF did not express a formal position on this topic.                  The EPC considers that updating the mapping document EPC188-09 is the only extra measure it can undertake. The EPC rulebooks already contain datasets (DS) specifying attributes that need to be provided to the SCT Beneficiary (DS-04) or the SDD Debtor (DS-06).                  The limited number of fields in the ISO 20022 XML B2C messages already scale down the options on how transmit B2C information data. Furthermore, the purpose of each B2C message field is easy recognizable and clear.                  An updated version of the mapping document EPC 188-09 will be published on the EPC website by the end of 2015</p> <p>Considering that the costumer-to-bank implementation guidelines were expected to be made mandatory, the follow-up to this recommendation is assessed as yellow.</p>	Yellow

ERP/2014/rec3	<p>It is recommended to follow up with EU Member States and take appropriate action to ensure the enforcement of EU law related to payment accessibility as stipulated in Article 9, Regulation EU (No) 260/2012.</p>	<p>European Commission and Member States</p>	<p>The subject of IBAN discrimination has been addressed at each meeting of the EU SEPA Forum and CEGBPI since December 2014. In these meetings Member States were informed that</p> <ul style="list-style-type: none"> <li>• The Commission receives complaints on a near daily basis in relation to IBAN discrimination, tries to resolve the cases if possible and keeps track of Member States actions;</li> <li>• The designated competent authorities should be competent for Payment Services Providers (PSPs) and Payment Services Users (PSUs). This was necessary as a number of Member States misinterpreted Regulation 260/2012 and did not designate competent authorities with responsibility for payment service users; and</li> <li>• A number of infringement cases have been launched against Member States where the Regulation is not correctly applied / enforced.</li> </ul>	<p>Yellow</p>
ERP/2014/rec4	<p>It is recommended to consider re-launching awareness campaigns about obligations for creditors to accept foreign IBANs</p>	<p>PSPs, national central banks, umbrella organisations of corporate and public authority payees, consumer organisations and competent authorities at national level</p>	<p>Based on a letter on this subject by the ERPB Chair, nearly all euro area national central banks (NCBs) have closely followed up on the issue of IBAN discrimination and acceptance of non-domestic IBANs. NCBs have taken the issue to national SEPA / retail payments fora and in most countries sent letters to relevant stakeholder groups increasing awareness by emphasizing the importance of both the spirit and the letter of relevant legal requirements. Based on NCBs feedback by the end of May to the ERPB Secretariat the elimination of IBAN discrimination in practice is on track in most or even has been fully achieved in some countries already (see summary of NCB replies in Annex 1).</p> <p>Similarly the EACT and the representatives of Public Administrations have followed up by sending letters to their constituencies highlighting the legal requirements related to IBAN-discrimination and the importance of complying with these regulations.</p>	<p>Green</p>
ERP/2014/rec5	<p>It is recommended that existing BIC-from-IBAN solution providers present the full reliability of their respective solutions to meet the market needs for BIC-from-IBAN derivation by 1 June 2015 at the latest to support the IBAN-only implementation by February 2016.</p>	<p>BIC-from-IBAN solution providers</p>	<p>The ECB has been in contact with the leading BIC-from-IBAN solution providers and they confirmed the readiness of their service.</p>	<p>Green</p>
ERP/2014/rec6	<p>It is recommended to continue providing information on local issuing authorities and to keep this information up to date via their websites</p>	<p>European System of Central Banks</p>	<p>The ECB, based on information from ESCB central banks, has updated and will continue to update where necessary its overview table of SEPA national issuing authorities (published on the ECB website).</p>	<p>Green</p>

<p>ERP/2014/rec7</p>	<p>It is recommended to standardise the provision of relevant data for BIC-from-IBAN derivation services as soon as possible (with a recommended date of 1 April 2015 at the latest) and to ensure a non-discriminatory and transparent access for all market participants (PSPs and PSUs)</p>	<p>Issuing authorities for bank identifiers in SEPA</p>	<p>Several issuing authorities have made substantial efforts to improve and standardise their provision of data on valid bank identifiers. NCB issuing authorities have agreed to follow up and improve the presentation of national bank identifiers where necessary to meet basic standards / requirements. According to latest information available to the ECB there are by now only very few issuing authorities which do not meet basic standards of data provision in this field.</p>	<p>Yellow</p>
<p>ERP/2014/rec8</p>	<p>It is recommended to investigate possible alternatives to meet the extended structured and unstructured remittance information demands from corporate PSUs</p>	<p>EPC and the EPC's Scheme End User Forum</p>	<p>At their first meetings in the 3rd quarter of 2015, the SEUF and the ESTF had been asked for their position on this topic. The views among members of the ESTF and SEUF were divided on the EPC 2014 change request to only transmit the storage localization of the additional customer-to-customer information in the payment message whereby the additional information itself could be extracted from a "cloud" environment. The ESTF and SEUF suggestions ranged between an increased number of permitted blocks of 140 characters in combination with a cloud solution, and a first block for 140 unstructured characters with a considerable number of structured character blocks. By end January 2016, the EPC will receive internal input from the national PSP communities whether</p> <ul style="list-style-type: none"> <li>i. These communities have the need to extend the current 140 character limitation for remittance information in the SCT and SDD rulebooks</li> <li>ii. In case such extension is needed, how many extra (blocks of) characters are desired and</li> <li>iii. The desired extension concerns extra (blocks of) structured or unstructured information (or a combination)</li> </ul> <p>Based on this input from the SEUF, the ESTF and the PSPs, the EPC will determine the change suggestion for the public consultation during the 2016 EPC rulebook change management cycle.</p>	<p>Green</p>
<p>ERP/2014/rec9</p>	<p>It is recommended to monitor the evolution of the correct use of SDD R-transaction reason codes until December 2015 and act accordingly if needed</p>	<p>EPC</p>	<p>15 of the 16 individual SEPA scheme compliant Clearing and Settlement Mechanisms (CSMs) providing SEPA scheme-compliant CSM services <u>in the euro zone</u> have responded positively to the EPC request to provide four times per year, statistical information on national and/or cross-border r-transactions at country level relating to the current EPC SEPA schemes for the latest available period of three months. Once the pending response of one important CSM has been received, the EPC will ask the CSMs to send their SCT and</p>	<p>Yellow</p>



			<p>SDD transaction and R-transaction statistics for the period of the 4<sup>th</sup> quarter of 2015.</p> <p><i>The EPC nevertheless remarks that certain CSMs may not be able to provide statistical data for each single SCT, SDD Core and/or SDD B2B reason code. Some CSMs may not be in a position to provide r-transaction statistics for outgoing and incoming cross-border SCT and SDD transactions.</i></p> <p><i>Considering that the quarterly monitoring reports on the evolution of the correct use of SDD-R transaction reason codes would not prevent the misuse of such codes, the assessment remains yellow.</i></p>	
ERP/2014/rec10	It is recommended to report complaints about SDD scheme participants not using the appropriate reason code to the complaints body of the EPC.	SDD scheme participants	<p>This option is available to any scheme participant in case of a breach of the Rulebooks by another scheme participant but to date no such formal complaint has been filed.</p> <p>The EPC made considerable efforts in the past to increase awareness on the proper usage of reason codes among scheme participants.</p>	Blue
ERP/2014/rec11	It is recommended to investigate if and how national legal restrictions affecting the use of the appropriate SDD R-transaction reason codes could be removed	European Commission and Member States	<p>R-transactions were addressed in the meetings of the EU SEPA Forum and CEGBPI, where Member States informed the Commission that the restrictions on communication of information regarding payers' accounts and the use of a "miscellaneous" code are linked to national laws on data protection. DG FISMA also raised the issue with the colleagues in DG JUST who are responsible for the proposals for a General Data Protection Regulation and the Data Protection Directive for Police and Criminal Justice Authorities. This Directive and Regulation are currently being negotiated by the European Parliament and Council. The Commission will inform the ERP Secretariat when the negotiations make progress on this issue.</p>	Yellow
ERP/2014/rec12	It is recommended to include in the document EPC262-08 (CI overview): (a) clarifications about the possible use of a single CI across SEPA; and (b) contact details of the department at the national institution in charge of CI issuance in those countries where CIs are issued by a single authority	EPC	<p>EPC review of the updated version of the document EPC262-08 (version 4.0) was completed. The publication of the updated version of the document EPC262-08 on the EPC Website has been done in the course of June 2015 (consult <a href="#">link CI overview</a>).</p>	Blue
ERP/2014/rec13	It is recommended to look for more appropriate attributes in a long term perspective (e.g., Legal Entity Identifier (LEI) as a unique entity identifier) to identify a creditor	EPC (supported by the European	<p>At their first meetings in the 3rd quarter of 2015, the SEUF and the ESTF had been asked for this position on this topic.</p> <p>The following main comments were made:</p> <ul style="list-style-type: none"> <li>• The LEI might not be the right code but a fiscal code or VAT</li> </ul>	Green

		Central Bank and standardisation authorities)	<p>code could be a reliable alternative.</p> <ul style="list-style-type: none"> <li>• The number of LEIs currently issued to creditors is very low compared to the current number of creditors.</li> <li>• The LEI cannot replace the CI as the LEI cannot be assigned to private creditors.</li> <li>• The attribute of the LEI is not foreseen in the ISO 20022 XML message versions used for SCT and SDD transactions. An adaptation via a new version of these ISO 20022 XML message versions would be needed.</li> <li>• The EPC will review the issue in 2017 on the basis of the latest LEI developments.</li> </ul>	
ERP/2014/rec14	It is recommended to assess whether the non-compliance with the SDD rulebook stipulations on SDD time cycles for SDD collections and SDD R-transactions is a problem linked to the SEPA migration	EPC	<i>See implementation status under ERP/2014/rec9</i>	Green
ERP/2014/rec15	It is recommended to consider, along with clearing and settlement mechanisms (CSMs), the implementation of validation checks to see if SDD R-transactions fall within the prescribed R- transaction calendar day timelines and if SDD R-transactions contain altered date elements compared with the date elements in the initial SDD collection	SDD scheme participants	Based on feedback from SDD scheme participants this seems to have been an issue more related to the migration process. As of late there have been no complaints to the EPC on scheme members not complying with R-transaction message timelines.	Green
ERP/2014/rec16	It is recommended to report persistent non-compliant behaviour by other SDD scheme participants to the complaints body of the EPC.	SDD scheme participants	<i>See implementation status under ERP/2014/rec10</i>	Blue
ERP/2014/rec17	It is recommended to ask those SDD Core scheme participants that are not SDD B2B scheme participants to reconsider adhering to the SDD B2B scheme in the case that they offer services to businesses.	EPC	An EPC letter (Letter EPC158-15) to promote the SDD B2B scheme has been sent to those SDD Core scheme participants that do not offer yet SDD B2B scheme services to their business customers.	Blue
ERP/2014/rec18	It is recommended that further familiarisation take place on the presented SDD collection remittance information.	PSPs, consumers and creditors	Based on inquiries made by BEUC and AGE Platform national consumer associations have not reported consumer complaints with regard to the way SDD remittance information is presented to consumers. Similarly the EACT did not identify major issues in this domain among creditors.	Blue
ERP/2014/rec19	It is recommended to continue monitoring if there is still a lack of clarity in the remittance information transmitted to consumers and if other actions are needed to achieve greater familiarity among all debtor groups, including those with low financial literacy.	ERP consumer representatives	<i>See status reported under ERP/2014/rec18. BEUC and AGE Platform will detect and communicate if any related issues emerge in the future.</i>	Blue
ERP/2014/rec20	It is recommended to prepare a clarification paper in the first	EPC and	Initially, the EPC reported to be not in a position to provide a clarification paper for the ERP recommendation 2014/20.	Green

	half of 2015 listing the consequences of all possible mandate amendment scenarios initiated by a debtor or by a (collecting or ultimate) creditor for the validity of the signed SDD mandate and make recommendations if needed.	the EPC's Scheme End-User Forum	The EPC and the ECB further discussed about this item. The EPC is in the process of preparing a clarification paper with the aim to publish it still in 2015.	
<b>ERPB recommendations on pan-European electronic mandates made in December 2014</b>				
ERPB/2014/rec21	It is recommended to publish a country specific inventory of identified national and pan-European legally binding signature methods applicable for e-mandate solutions, which might be accepted as proof (by the debtor PSP) in case of an after-eight-week refund claim regarding an unauthorised direct debit transaction as well as details by debtor PSP country of the applicable law when assessing the validity of the signature and mandate in case of a non-domestic e-mandate solution.	EPC	Initially, the EPC reported not to be in a position to provide a clarification paper for the ERPB recommendation 2014/21. The EPC and the ECB further discussed about this item. The EPC is in the process of preparing a clarification paper with the aim to publish it still in 2015.	Green
ERPB/2014/rec22	It is recommended that the handling of electronic mandates be opened up to foreign IBANs. This can be done either by updating the used solution or providing an alternative way of giving the mandate, with clear usage guidance from the creditors to the debtors on how such solutions can be used for cross-border SDDs.	Creditors via their representatives in the ERPB	The EACT has sent letters to their constituency highlighting this recommendation to creditors.	Green
ERPB/2014/rec23	It is recommended that debtor PSPs make use of the inventory (see Rec. 21) of different legally valid electronic signature methods for assessing the debtor authentication and authorisation of the electronic mandate in the case of an after-eight-week refund claim, within the constraints of applicable law.	PSPs via their representatives in the ERPB	<i>The implementation of this recommendation is dependent on the implementation status of ERPB/2014/rec21</i>	Green
ERPB/2014/rec24	It is recommended to develop and make publicly available (alongside the SDD rulebooks) a clarification paper explaining to the creditor the possible risks (liabilities) of not being able to prove to the debtor PSP that a legally binding electronic signature method was used.	EPC	On 4 May 2015, the EPC published the document EPC033-15 'Clarification Paper on the Use of Electronic Mandate Solutions' on the EPC Website (please consult link Item for <a href="#">ERPB/2014/rec24</a> )	Blue
ERPB/2014/rec25	It is recommended – after putting in place the implementation acts as foreseen in the Regulation (EU) No 910/2014 – to continue to monitor the cross-border usage of qualified electronic signatures and, if needed, take further steps to ensure cross-border usability for PSPs and PSUs.	European Commission	DG FISMA organised a productive meeting between the SEPA rulebook owner (EPC) and DG CNECT e-IDAS team to present Regulation 910/2014 and its consequences on the adoption of qualified e-signatures. This Regulation will ensure interoperability, based on mutual recognition of solutions, which will boost the use of qualified e-signatures on a cross-border level.	Green
ERPB/2014/rec26	It is recommended that electronic mandate service providers using technically similar models be open to interoperability and if feasible make use of the technical description provided	Electronic mandate	Having analysed possible actions related to this recommendation and considering the variety of solutions and	No concrete

	in Annex VII of the SEPA direct debit scheme rulebooks.	solution providers	providers the ERPB Secretariat proposes to treat this recommendation as a general stance not requiring concrete follow-up action by ERPB stakeholders.	follow-up / further action needed
ERPB/2014/rec27	Creditors (and if relevant PSPs) should carefully consider whether the e-mandate solution they choose to employ enables the Debtors to make and manage the changes and cancellations of the recurrent mandates or not.	Creditors via their representatives in the ERPB	The EACT has highlighted to their constituency the importance of having appropriate e-mandate management processes in place.	Green
<b>ERPB recommendations and invitations on person-to-person (P2P) mobile payments made in June 2015</b>				
ERPB/2015/sta1	The ERPB invited the EPC to facilitate cooperation among existing P2P mobile payment solution providers	EPC	The EPC will organise a workshop on 21 January 2016 to follow up on this recommendation. For details please see: <a href="#">EPC call for interest</a>	Yellow
ERPB/2015/rec1	Consensus and cooperation between the existing local solutions should be developed by organising a forum for existing EU P2P mobile payment solutions to work on pan-European interoperability. In particular, the forum should come together to develop a set of rules and standards (framework) related to joining and using pan-European mobile payment services. In addition, a governance structure (responsible for, inter alia, defining, publishing and maintaining the framework) needs to be set up.	European Payments Council and existing providers of P2P mobile payment solutions	<i>Further steps based on outcome of workshop organised by EPC (see ERPB/2015/sta1)</i>	Yellow
ERPB/2015/rec2	To put in place a standardised proxy lookup (SPL) service which allows P2P mobile payment data (i.e. proxy and IBAN) to be exchanged among P2P mobile payment solutions on a pan-European level. The SPL service is outlined in the working group report.	Existing providers of P2P mobile payment solutions	<i>Further steps based on outcome of workshop organised by EPC (see ERPB/2015/sta1)</i>	Yellow
ERPB/2015/rec3	A full commercial review of the alternative methods of appointing one or several suppliers of the SPL service should be conducted.  (Such review and the related discussions shall not enter the competitive domain of P2P payment solutions and in particular will not touch upon price levels or other features affecting end users.)	Existing providers of P2P mobile payment solutions	<i>Further steps based on outcome of workshop organised by EPC (see ERPB/2015/sta1)</i>	Yellow
ERPB/2015/rec4	A full legal review should be undertaken.	Existing providers of P2P	<i>Further steps based on outcome of workshop organised by EPC (see ERPB/2015/sta1)</i>	Yellow

		mobile payment solutions		
<b>ERPB recommendations and invitations on technical standards for payment cards made in June 2015</b>				
ERPB/2015/rec5	The ERPB recommends that, for newly installed payment card terminals, the choice of protocol specification should be market driven and conform to the SEPA Cards Standardisation Volume (SCS Volume). Acquirers and processors should recognise and work with at least one protocol that conforms to the SCS Volume.	Acquirers Processors of payment payment cards	The SCS Volume requirements for card-present transactions are expected to be met for new cards and terminals being introduced in the market as from 2017.	Green
ERPB/2015/rec6	The ERPB recommends that, for newly installed payment card terminals, the choice of terminal payment application should be market driven and conform to the SCS Volume. Acquirers and processors should recognise and work with at least one terminal payment application that conforms to the SCS Volume.	Acquirers Processors of payment payment cards	The SCS Volume requirements for card-present transactions are expected to be met for new cards and terminals being introduced in the market as from 2017.	Green
ERPB/2015/rec7	The ERPB recommends that the identified terminal security certification methodologies, processes and frameworks implement the relevant list of requirements described in the SCS Volume. Schemes shall strictly follow the process described in the SCS Volume for this domain.	Terminal security implementation specification providers and their certification bodies; card schemes	The SCS Volume requirements for card-present transactions are expected to be met for new cards and terminals being introduced in the market as from 2017.	Green
ERPB/2015/sta2	The ERPB invited the CSG to implement the relevant procedures and start to monitor the conformance of implementation specifications for payment card products and services to the SCS Volume in the second half of 2015	Cards Stakeholders Group (CSG)	The CSG has confirmed that the procedures for conformance assessment are on track to be implemented by early 2016.	Green
ERPB/2015/sta3	The ERPB invited the CSG to perform a study at the European level to evaluate any interest and benefit of the migration to a single message standard and standardised clearing/settlement practices in the issuer-to-acquirer domain	Cards Stakeholders Group (CSG)	The CSG has started working on the study.	Green
ERPB/2015/sta4	The ERPB invited the CSG to report back to the ERPB every 12 months with an update on the stock-taking exercise concerning the progress of the implementation of	Cards Stakeholders Group	–	Green

	harmonised standards related to payment cards in Europe.	(CSG)		
<b>ERPB invitation on instant payments made in June 2015</b>				
ERPB/2015/sta5	The ERPB invited the EPC to present to the ERPB by November 2015 a proposal for the design of an instant SEPA Credit Transfer scheme (SCT <sup>inst</sup> ) in euro, which could be adhered to by EU payment service providers on a voluntary basis. The ERPB created a high-level group reflecting the composition of the ERPB to offer guidance as needed to the EPC regarding the development of the SCT <sup>inst</sup>	EPC	The ERPB HLG met twice since June 2015 and had conference call at the end of October. On the basis of the feedback received the EPC will present the design of the SCT <sup>inst</sup> scheme under the relevant item of the agenda of the November 2015 ERPB meeting.	Green

