

National payment committees: overview of functioning and strategies

Stock-take results



Directorate-General for
Financial Stability,
Financial Services and
Capital Markets Union



EUROPEAN CENTRAL BANK
EUROSYSTEM

Overview

Questionnaire circulated to all Chairs of the EU national payment committees

25 responses received and analysed

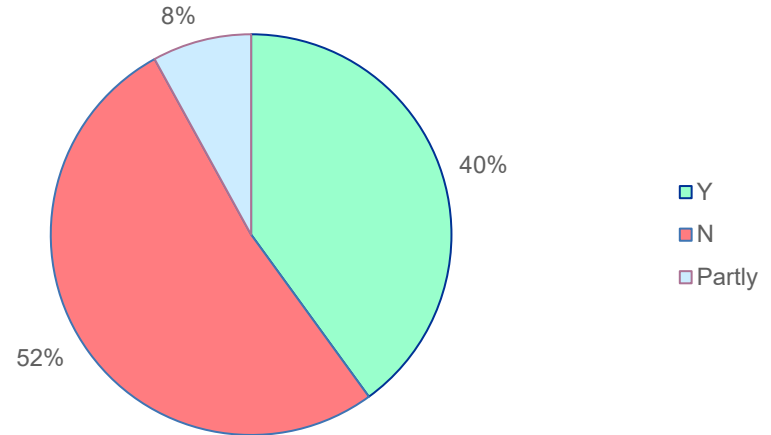
Main topics covered:

- **Functioning and current activities of national payment committees**
- **National Retail Payment Strategies**

Functioning and current activities of national payment committees

- **22 Member States** have established a committee or a forum in charge of discussing payment matters
- **1 Member State** has plans to establish such forum or committee in **Q1 2022**

Is this committee competent for payment security (including cybersecurity)/financial crime/fraud prevention topics?



* 62% of national payment committees with no such competence cite other relevant bodies or committees

Which organisations form part of your payment committee?

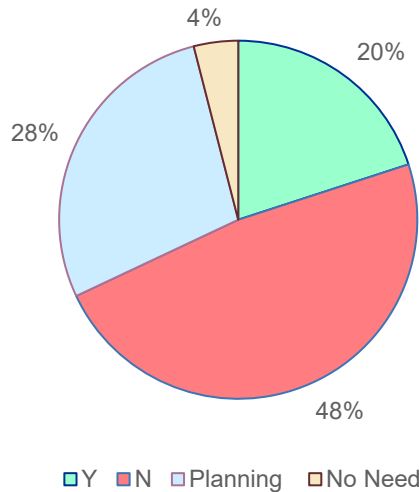
Percentage of national payment committees with 1+ members from category



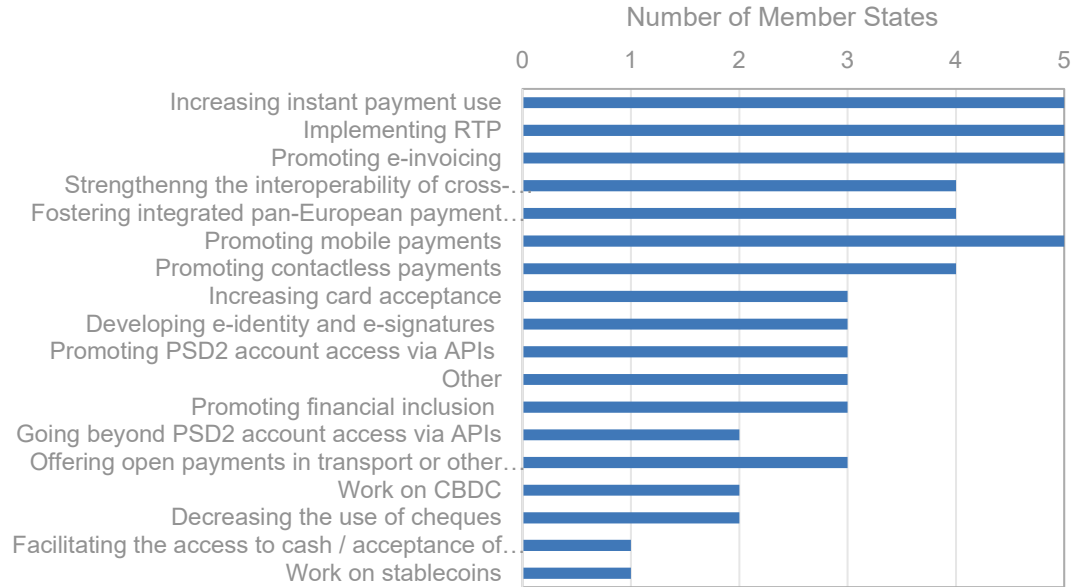
- Committee compositions vary greatly, with a core member group (NCB, Ministry of Finance/Economy, banks, and payment institutions) being represented in the vast majority of jurisdictions
- Consumers, corporates, SMEs, physical and online merchants are represented in around half of the committees

Adoption of National Retail Payment Strategies

Have you adopted a national strategy for retail payments?

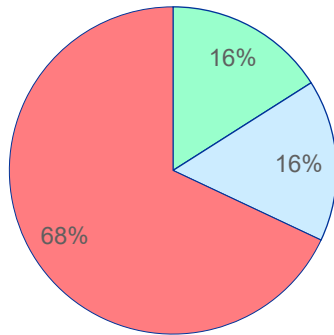


If yes, does it include some of the following key points?



National Retail Payment Strategy WGs

Have you set up working groups to implement your national strategy?



■ Yes ■ Yes* (no NRPS) ■ No

NRPS Working Groups

EE: Digitalisation

FR: 1. European Market for Payments, 2. Synergies between payments instruments and solutions, 3. Electronic invoice and digitalisation of the whole payment chain, 4. Financial inclusion, 5. Digital technologies

NL: 1. Efficiency and European Affairs, 2. Accessibility and Availability, 3. Security, 4. Taskforce on Cash.

PT: 1. Promotion of Electronic Payments, 2. Security in Payments

Thank you