

# National payment committees: overview of functioning and strategies

2024 stock-take results



**EFIP 12/02/2024**

- **Previous stock-take was presented to EFIP in February 2022**
- **Questionnaire circulated to all Chairs of the EU national payment committees**
  - **26 responses received and analysed**
- **Main topics covered:**
  - **Functioning and current activities of national payment committees**
  - **National Retail Payment Strategies**
  - **Current priorities of the National Retail Payment Strategies**

# Functioning of national payment committees

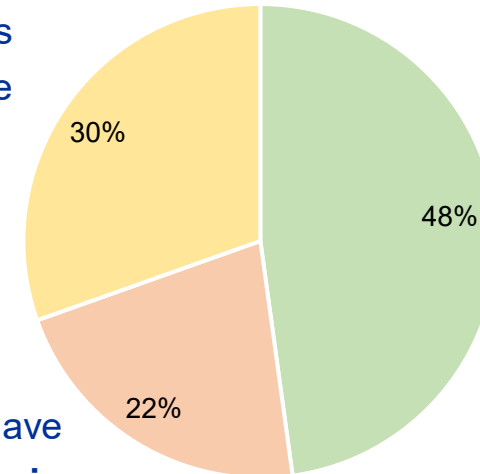
## How many payment committees in the EU?

- **23 Member States** have established a committee or a forum in charge of discussing payment matters. **In comparison with the previous stock-take results, one additional member state has formed a payment committee.**
- National central banks provide the secretariat of the committees in 21 Member States.

Is the payment committee competent for payment security, cybersecurity/financial crime/fraud prevention topics?

Other relevant bodies have such competence in **7 Member States.**

No relevant bodies have such competence in **remaining 7 Member States.**

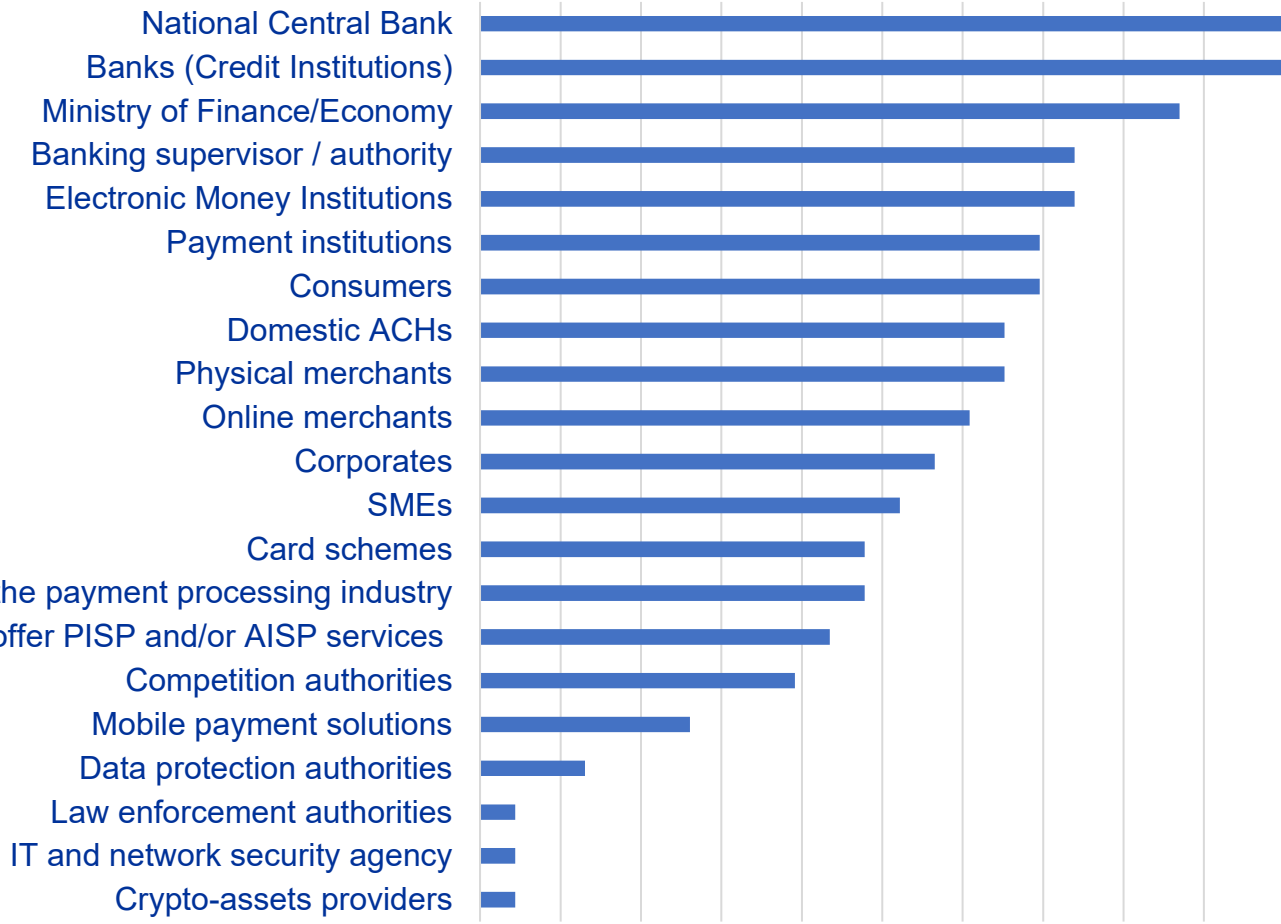


Yes, in 11 Member States. **In comparison with the previous stock-take, one new committee is competent for payment security, cybersecurity / financial crime / fraud prevention topics.**

# Which organisations form part of your payment committee?

% of the 23 national payment committees that have representatives for each category

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%



- Committee compositions exhibit significant diversity, a predominant core member group (**National Central Bank, Banks (Credit Institutions) and Ministry of Finance/Economy**) is commonly represented across most jurisdictions.
- Most committees do not include representations from **Data protection authorities, Law enforcement authorities, IT and network security agency and Crypto-assets providers.**

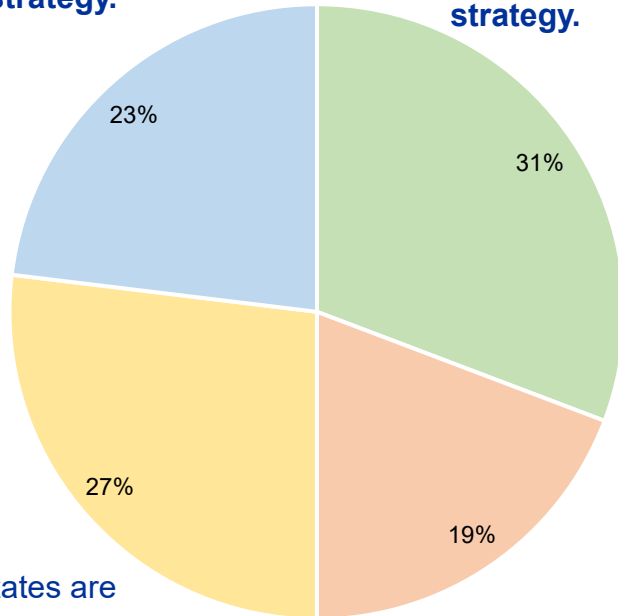
# Adoption of National Retail Payment Strategies

Have you adopted a national strategy for retail payments?

If yes (including the ones who follow the Eurosystem's retail payment strategies), does it include some of the following key points?

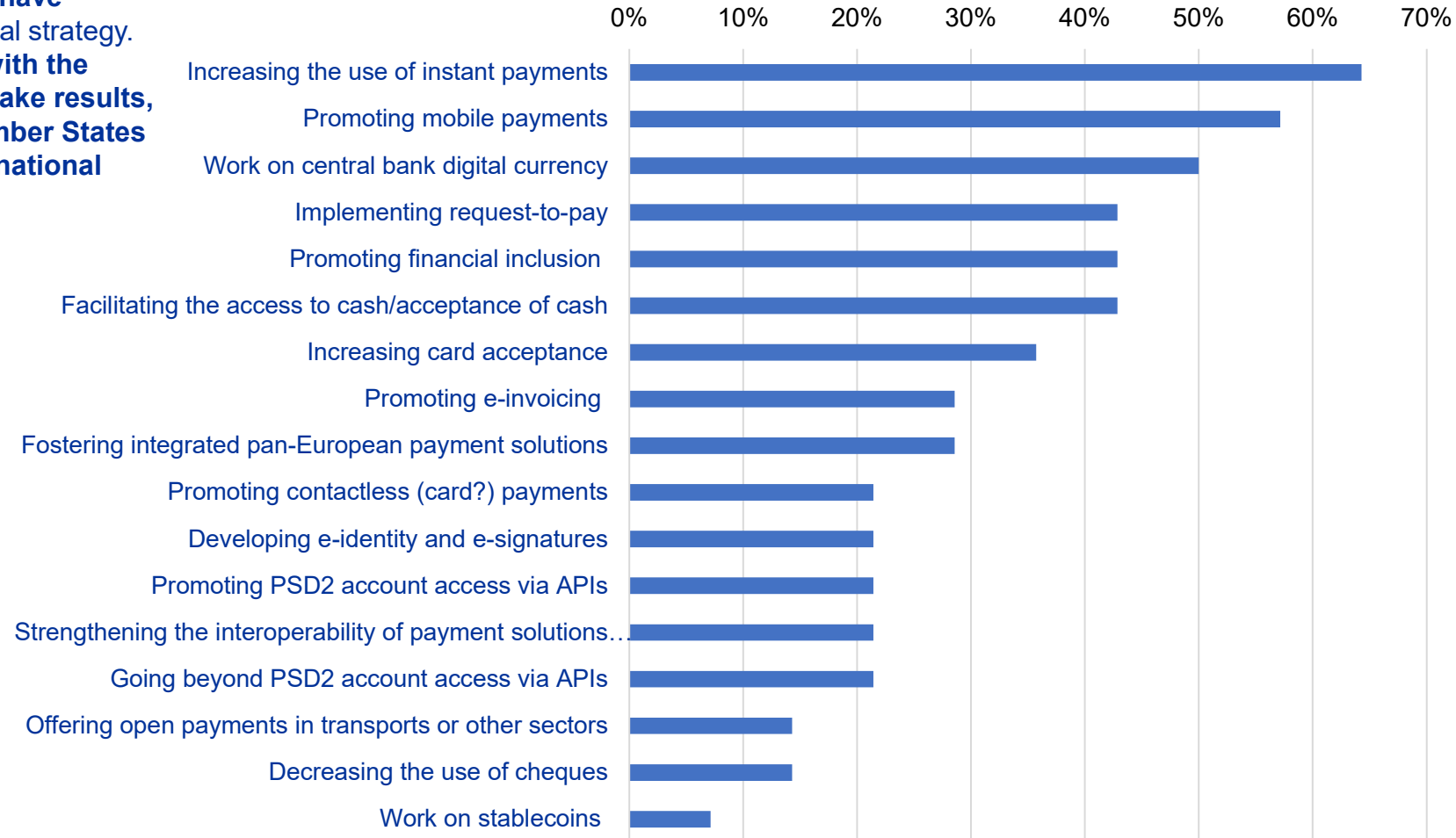
8 Member states **have adopted** a national strategy. **In comparison with the previous stock-take results, 4 additional Member States have adopted a national strategy.**

6 Member states **follow the Eurosystem's retail payments strategy.**



5 Member states have **not** adopted a national strategy.

7 Member states are planning to.



# Main priorities for the national payment strategy in the following years

Out of the **14 Member states** that have adopted a national payment strategy or are following the Eurosystem's retail payments strategy, **10** provided answers with their top **3 priorities** for their national payment strategy in the following years.

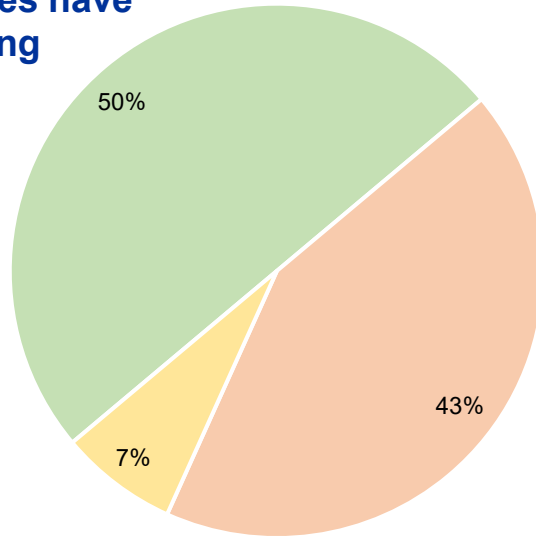
## Main priorities for the national payment strategy in the following years

- 1** *Increasing the use of instant payments*
- 2** *Work on central bank digital currency*
- 3** *Facilitating the access to cash/acceptance of cash*

# National Retail Payment Strategy or Eurosystem Payments Strategy WGs

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

7 Member states have set up working groups. **In comparison with the last stock-take results, 3 additional Member states have set up working groups.**



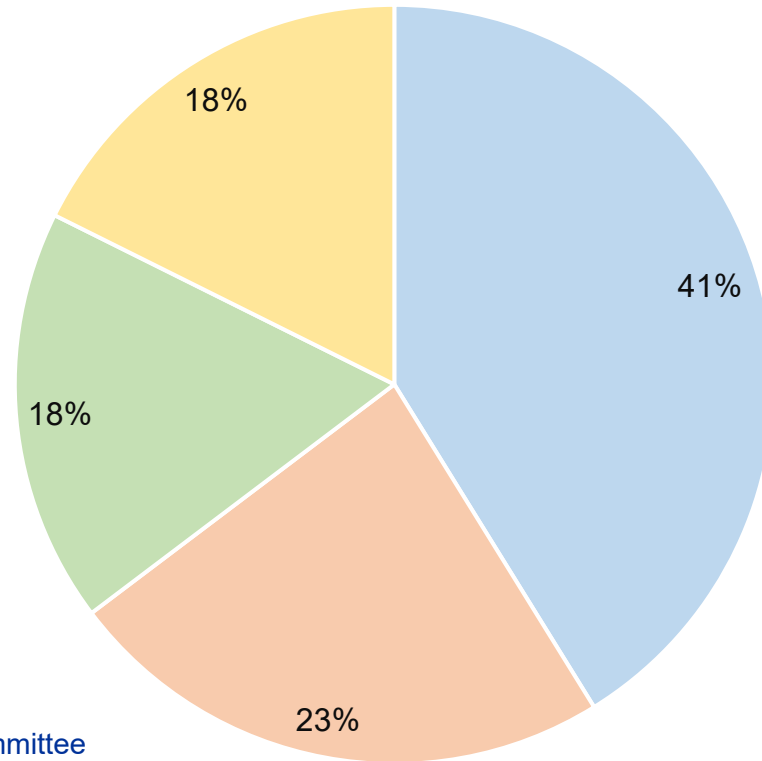
1 Member state is planning to set up working groups in the future.

6 Member states have not set up working groups.

Country	Working Groups
AT	<ul style="list-style-type: none"> <li>- Instant Payments Working Group / promotion of SEPA Instant Payments in Austria</li> <li>- e-ID Working Group (ceased)</li> <li>- Working Group on anti-money laundering</li> </ul>
BE	<ul style="list-style-type: none"> <li>- Subgroup on Instant Payments</li> <li>- Subgroup on Central Bank Digital Currency</li> <li>- Subgroup on Back-up Card Payments</li> <li>- Subgroup on cash (accessibility and legal tender)</li> <li>- Subgroup on Coins</li> </ul>
EE	<ul style="list-style-type: none"> <li>- The Digitalisation Working Group of the Estonian Payment Forum</li> <li>- The digital euro working group</li> </ul>
FR	<ul style="list-style-type: none"> <li>- European integration</li> <li>- Modernisation of B2B payments</li> <li>- Retail payments innovation</li> <li>- Cash - acceptance, access, quality, resilience/robustness of the industry</li> </ul>
IT	<ul style="list-style-type: none"> <li>- Payment Services Directive (PSD2) Review</li> <li>- Open Banking</li> <li>- Public collections and Payments</li> </ul>
NL	<ul style="list-style-type: none"> <li>- WG on Efficiency and European Affairs</li> <li>- WG on Accessibility and Availability</li> <li>- WG on Security</li> <li>- Taskforce on Cash</li> <li>- Digital Euro Taskforce</li> </ul>
PT	<ul style="list-style-type: none"> <li>- Working Group on the Promotion of Electronic Payments</li> <li>- Working Group on the Security on Payments</li> </ul>

# Who oversees the implementation of the actions of the strategy?

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■ The Secretariat of the payments committee

■ Working groups

■ National Central Bank

■ The National Payments Council

- **9 Member States** of 14 replied to this question.
- There are Member states that provided more than one.
- **41%** of the committees that replied indicated that the **secretariat of the payments committees** supervises the implementation of the strategy's action.



**Thank you**