

Payment schemes and arrangements overseen¹ under the PISA framework

Payment scheme	Lead overseer	Scope
Bancontact	Nationale Bank van België Banque Nationale de Belgique	National
BANCOMAT SpA	Banca d'Italia	National
EPC – SCT (SEPA Credit Transfer)	ECB	Pan-European
EPC – SCT INST (SEPA Credit Transfer Instant Payment)	ECB	Pan-European
EPC – SDD (SEPA Direct Debit)	ECB	Pan-European
EPC – SDD B2B (SEPA Direct Debit Business-to-Business)	ECB	Pan-European
GIE CARTES BANCAIRES	Banque de France	National
Girocard	Deutsche Bundesbank	National
MasterCard Europe	ECB / Nationale Bank van België Banque Nationale de Belgique	Pan-European
PayPal Europe	ECB / Banque centrale du Luxembourg	Pan-European
SIBS MB (Sociedade Interbancária de Serviços S.A. Multibanco)	Banco de Portugal	National
VISA Europe	ECB	Pan-European

Payment arrangement	Lead overseer	Scope
Apple Pay	ECB	Pan-European
Google Pay	ECB	Pan-European
PayPal Europe ²	ECB / Banque centrale du Luxembourg	Pan-European

¹ In addition to the overseen schemes and arrangements listed here, additional entities are “monitored” under the PISA framework. The Eurosystem regularly determines, in line with the PISA exemption policy, whether monitored entities or other entities qualify to be overseen.

² Classified as providing both a payment scheme and an arrangement.