

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

1	Introductory remarks by the Chair; adoption of the agenda
2	<p>Debriefing</p> <p>ERP members will be debriefed by the European Commission on the state of play on initiatives related to retail payments.</p>
3	<p>Digital euro project status</p> <p>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.</p> <p>The ERP is invited to take note of the update.</p> <p><i>Presented by: ECB</i></p>
4	<p>Instant retail payments in euro</p> <p>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.</p> <p>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.</p>

	<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>
<p>5</p>	<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>
<p>6</p>	<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>
<p>7</p>	<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