

COMPOSITION OF THE EURO RETAIL PAYMENTS BOARD (ERPB)

(December 2024)

Chair: Mr Piero Cipollone, member of the Executive Board of the ECB

| Sector | Member | Alternate |
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| <i>Consumers</i> BEUC (European Consumers' Organisation) | Mr Agustín Reyna Director General, BEUC | Ms Sylvia Maurer Director for advocacy coordination, BEUC |
| <i>Consumers</i> AGE Platform (the association of consumers 50+) | Mr Maciej Kucharczyk Secretary General, AGE Platform | Ms Anne-Sophie Parent AGE Platform |
| <i>Retailers</i> EuroCommerce | Ms Isabelle Clairac CEO, Market Pay (Carrefour Group) | Ms Christel Delberghe Director General, EuroCommerce |
| <i>Internet retailers</i> Ecommerce Europe | Mr Marc Nieto CEO, MPServices | Mr Luca Cassetti Secretary General, Ecommerce Europe |
| <i>Corporates</i> EACT & BusinessEurope | Mr François Masquelier Chair, EACT; CEO of Simply Treasury | Ms Florence Ségurel Director of Strategy and Payment Management, SNCF Voyageurs |
| <i>SMEs</i> SMEunited | Mr Bernard Cohen-Hadad President, CPME | Ms Véronique Willems Secretary General, SMEunited |
| <i>National public administrations</i> | Mr Harald Waiglein Chair EU Financial Services Committee & Director General Economic Policy, Financial Markets and Customs Duties at the Austrian Ministry of Finance | Mr Michael J McGrath Vice-Chair EU Financial Services Committee & Assistant Secretary Funds, Insurance, Markets & Pensions Division Department of Finance, Ireland |
| European Payments Council (EPC) | Mr Javier Santamaría Chair, EPC | Ms Rita Camporeale Vice-Chair, EPC; Head of Payment System of the Italian Banking Association |
| <i>Co-operative banks</i> European Association of Co-operative Banks (EACB) | Ms Marie-Anne Livi Director of Strategy and Interbank Relations, Payment Services, Crédit Agricole | Ms Tanja Müller-Ziegler Member of the Board of Managing Directors of the Bundesverband der Deutschen Volksbanken und Raiffeisenbanken |
| <i>Savings banks</i> European Savings & Retail Banking Group (ESBG) | Mr Joachim Schmalzl Executive Board member, DSGV | Mr Juan Morlá Tomás CEO and Board Member, Caixabank Payments |
| <i>Commercial banks</i> European Banking Federation (EBF) | Mr Maurizio Sella Chair, Banca Sella Holding | <i>Nomination pending</i> |
| <i>Payment institutions</i> European Payment Institutions Federation (EPIF) | Mr Konstantinos Maragkakis CEO, Paysafe | Mr Elie Beyrouthy Chair, EPIF |
| <i>E-money institutions</i> E-money Association | Mr Joe Heneghan CEO, Revolut Ireland | Mr Paul Townsend Chairman, Vitesse PSP |
| <i>European Third Party Providers Association (ETPPA)</i> | Mr Arturo González Mac Dowell President & CEO, Eurobits technologies | Mr Ralf Ohlhausen Business Development Director, PPRO Group |
| <i>Active participants</i> Five euro area national central banks and one non-euro area national central bank on a rotating basis | | |

Observer

European Commission