

ERPB Secretariat

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ERPB priorities for 2024

In November 2022, the ERPB agreed on a range of topics for the update of its workplan in addition to the already ongoing workstreams. In its subsequent meeting in May 2023, the ERPB supported launching a workstream on emerging fraud relating to retail payments and to consider the priorities for the year ahead on the basis of the outcome of this work. The timeline for completion of the work on fraud has been extended from November 2023 to June 2024 following the joint request of a number of ERPB members.

In this regard, this note puts forward a proposal for prioritising ERPB workstreams considering those ongoing/planned workstreams and the potential new activities identified by the ERPB in its past meetings.

Continuation of ongoing and planned workstreams:

In 2024, the ERPB will continue with a number of ongoing workstreams, namely the technical sessions on the digital euro project, the work on the QR-code standard for instant payments at the point-of-interaction and its extension to other technologies, the SEPA Payment Account Access Scheme and completion of the mandate of the working group on retail payments fraud prevention by June 2024.

In addition, following the agreement in November 2022, the workstream on a high-level communication towards end-users of instant payments would be resumed as soon as the instant payments legislation is agreed by the co-legislators, which is expected by end 2023 (see agenda item 4).

Suggested approach for possible new activities:

As part of the update of its workplan, the ERPB had identified two potential new activities to be launched on digital identity (id) and payments as well as accessibility of retail payments.

Considering the above mentioned workstreams, it is suggested not to launch new activities in the first half of 2024 but instead to conduct preparatory work to inform the ERPB decision in its next meeting.

- **On digital id and payments**, a technical session of the ERPB could be organised in the first quarter of 2024 to present the European Commission's work on the European digital identity wallet. In addition to the European Commission, relevant consortia taking part in the large scale pilots could be invited to present their work. In preparation of this session, ERPB members would be invited to raise potential questions/topics they would wish to see covered. This session should help the ERPB to understand whether it could play a potential role in this field by identifying the various payments use cases using digital id and the requirements from an industry perspective.

- On accessibility of retail payments in the EU, an updated proposal considering developments that happened since it was first brought to the ERPB would be shared with the members ahead of the next meeting.

ERPB members are invited to provide feedback to the above proposal.