EUROPEAN CENTRAL BANK

EUROSYSTEM

12 May 2021

15TH MEETING OF THE EURO RETAIL PAYMENTS BOARD (ERPB)

28 June 2021 from 14:30 to 18:00

Teleconference

DRAFT AGENDA

1	**Introductory remarks by the Chair; adoption of the agenda**
2	**Debriefing** ERPB members will be debriefed by: - the European Commission on the state-of-play on initiatives related to retail payments; - the ECB on the follow-up to the public consultation on the possible issuance of a digital euro; - the ECB on the G20 work on cross-border payments.
3	**Transparency for retail payments end-users** In July 2020, the ERPB decided to set up a working group on transparency for retail payments end-users to allow the easy identification, from a consumer's bank statement or banking application, of to whom, where and when they made a payment. Following an interim reporting in November 2020, the Working Group will present its final report. The ERPB is invited to consider the working group analysis and suggested recommendations. ***Presented by: Working Group co-chairs*** ***Document:*** Final report from the ERPB Working Group on transparency for retail payments end-users

4	**Instant retail payments in euro**
	The EPC will provide a status update on the implementation of the SCT Inst scheme, including an overview of the percentage of PSPs adhering to SCT Inst in relation to those adhering to SCT for each SEPA country.
	The EPC will present the outcome of the further analysis on the appropriateness of a pan-European label and its usage for instant payments at the point-of-interaction (POI) following the November 2020 ERPB.
	In addition, the EPC will report on the outcome of the work conducted by their multi-stakeholder group on mobile initiated credit transfers (MSG MSCT) on the recommendations stemming from the report of the ERPB Working Group on instant payments at the POI. On this basis, the ERPB is invited to consider whether to conduct further work in a dedicated framework to manage the interoperability rules and appropriate governance for instant payments at the POI solutions.
	Finally, following on discussions in the previous ERPB meeting, the Secretariat will present a proposal on possible steps to increase awareness on instant payments among end-users.
	The ERPB is invited to consider the reports and agree on the next steps.
	Presented by: EPC for the SCT Inst status update, reporting on the recognition label and MSG MSCT reporting
	Secretariat on communication for end-users
	Documents:
	EPC status report on SCT Inst scheme adherence
	EPC analysis on a pan-European label and its usage for instant payments and instant payments at point-of-interaction payment solutions
	MSG MSCT reporting on follow-up to ERPB recommendations on instant payments at the POI
	Secretariat proposal on instant payments communication for end-users
5	**SEPA API Access Scheme**
	In its November 2020 meeting, the ERPB decided to set up a working group to further define key elements of a SEPA API access Scheme. Following the mandate it received,

	the working group focused its discussions and its report on functions and services on top of the PSD2 baseline.
	The ERPB is invited to consider the working group report and agree on the next steps.
	Presented by: Working Group co-chairs
	Document:
	Report from the ERPB Working Group on a SEPA API access scheme
6	**Update of the ERPB workplan**
	ERPB members will be invited to discuss and agree on the update of the ERPB workplan for the next two years on the basis of the further analysis conducted by the ERPB Secretariat taking into account the list of possible topics considered in the November 2020 ERPB meeting.
	Presented by: Secretariat
	Document:
	Update of the ERPB workplan