

16 November 2020
ERP/2020/020

14TH MEETING OF THE EURO RETAIL PAYMENTS BOARD (ERP)

26 November 2020 from 10:00 to 14:00

Teleconference

DRAFT AGENDA

1	Introductory remarks by the Chair; adoption of the agenda
2	Debriefing ERP members will be debriefed by the EU Commission on the state-of-play on initiatives related to retail payments.
3	ECB report on a digital euro On 2 October 2020, the ECB published a comprehensive report on the possible issuance of a digital euro prepared by the Eurosystem High-Level Task Force on central bank digital currency. The ECB will recall the key messages of the report and the purpose of the related public consultation inviting ERP members to give their views.
4	Person-to-Person (P2P) mobile payments The EPC – in its capacity of SEPA Proxy Lookup (SPL) scheme manager – will report back to the ERP with an update on the implementation of the SPL service as well as the impact of the actions taken by the scheme manager to address the identified barriers to the take-up of the SPL. On this basis, the ERP is invited to discuss the possible way forward for the SPL. <i>Presented by: EPC</i> <i>Document:</i> Status report by the EPC
5	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 and an overview of the main updates to the SCT Inst rulebook. The EPC will further inform on the analysis they conduct on the appropriateness of a pan-European label and its usage for instant payments at the point-of-interaction (POI) in the context of their multi-stakeholder group on mobile initiated credit transfers (MSG MSCT). The ECB will inform the members of the results from the Eurosystem monitoring of SCT Inst take-up. The ECB will further update the ERPB on TIPS with a particular focus on the measures decided in July 2020 to support the full deployment of instant payments across the euro area. The co-chairs of the ERPB Working Group on a framework for instant payments at the POI) will present the final report of the Working Group detailing the proposed interoperability framework. The ERPB is invited to consider the report and discuss the next steps. <i>Presented by: EPC for the SCT Inst status update and the MSG MSCT analysis</i> <i>ECB for the update on the Eurosystem SCT Inst monitoring and on TIPS</i> <i>Co-chairs for final reporting of the WG on a framework for instant at POI</i> <i>Documents:</i> EPC status report MSG MSCT analysis on a pan-European label and its usage for instant payments and instant payments at point-of-interaction payment solutions Reporting from the ERPB Working Group on a framework for instant at POI report Requirements for the development of dedicated specifications
6	SEPA API Access Scheme In its July 2020 meeting, the ERPB requested that affected stakeholders start an informal exploratory workstream that would address inter alia the commercial baseline for allowing the possible resumption of work on a SEPA API Access Scheme at the level of the ERPB. Based on the outcome of this work, the secretariat would prepare a proposal on

	the possible next steps. The ERPB is invited to consider the informal group reporting and Secretariat proposal and on this basis decide whether to re-activate a Working Group on a SEPA API Access Scheme. <i>Presented by: Co-chairs for informal group reporting</i> <i>Secretariat for proposal on possible further work on a SEPA API Access Scheme</i> <i>Document:</i> SEPA API Access Scheme informal exploratory workstream reporting to the ERPB Draft mandate of the ERPB Working Group on a SEPA API Access Scheme
7	Access to cash Following its July 2020 meeting, the ERPB will receive a presentation on work related to access to cash, including information by the ECB on the forthcoming “Study on the payment attitudes of consumers in the euro area” (SPACE). On this basis, the ERPB will consider whether any gaps may warrant further work on access to cash at the ERPB level. <i>Presented by: ECB</i> <i>Document:</i> Access to cash
8	European Cards Stakeholders Group (ECSG) reporting on cards standardisation Following the mandate it received, the ECSG is to report on the implementation of harmonised standards for payment cards. <i>Document:</i> ECSG status update on cards standardisation
9	Update of the ERPB workplan The ERPB adopted its current workplan in November 2018. In preparation of the discussion on the update of its workplan, the ERPB will be invited to have a first exchange on possible topics for the coming two years based on feedback provided by the members in written ahead of the meeting. On this basis, the Secretariat will prepare a proposal, including prioritisation of workstreams.

	In this context, as a follow-up to the July ERPB meeting, the Secretariat will provide the ERPB with an update on the effects of the COVID-19 pandemic on retail payments. On this basis, the ERPB is invited to determine if conditions warrant taking new targeted actions or reprioritising its activities <i>Presented by: Secretariat</i> <i>Document:</i> Update of the ERPB workplan
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