EURO RETAIL PAYMENTS BOARD
WORKPLAN (1 DECEMBER 2014)

	Topic	Description	Penholder	Objective/Deliverable	Timeframe
1	**Remaining issues in SCT and SDD after migration** *(assessing the situation after SEPA migration in comparison to the original goal of the SEPA initiative)*	*The migration to SEPA schemes to be fully completed in the euro area by 1 August 2014 is the beginning of a new era in euro retail payments. According to stakeholders' reports some remaining issues have the potential to hamper real cross-border integration. These need to be addressed by the relevant parties and the ERPB needs to have an overview of the state-of-play and work to be carried out in this field.*	ERPB Working Group with possible participation of third parties	Report to the ERPB on the remaining issues after SCT and SDD migration	Start: Q2 2014 (started) Deliver: ERPB meeting in Q4 2014
2	**SDD no-refund scheme**	*With the changeover to the SDD core scheme in the euro area a genuine demand seems to exist in certain countries for a no-refund consumer SDD scheme in special payment situations. The SEPA Council agreed in September 2013 to explore the feasibility (principles and pre-conditions) of such a scheme to pay for a certain restricted set of goods and services and launched a task force to carry out this work.*	External Task Force on No-Refund Consumer Direct Debit scheme	Report to the ERPB on the principles and pre-conditions under which a call for no-refund SDD scheme might be justified.	Start: November 2013 Deliver: ERPB meeting 16 May 2014 (closed) Potential next step depends on the final content of the revised PSD
3	**Electronic mandates for SDD**	*With the introduction of the SDD scheme, no pan-European harmonised solution has been implemented for non-written (i.e. electronic) mandates for SDD, nor is there a common understanding on the liability issue in case e-mandate solutions are used which were already in use for the legacy DD instruments*	ERPB Working Group with possible participation of third parties	Report to ERPB identifying barriers to the take-up of pan-European e-mandate solutions and how to address these.	Start: Q2 2014 (started) Deliver: ERPB meeting in Q4 2014

		but are not fully compliant with the SDD rulebooks. On top of that, the take up of SDD on the basis of electronic mandates seems to be further hampered by the relatively low level of harmonisation of legal acceptance of electronic signatures in the EU. This lack of harmonisation and common understanding is affecting the use of SDD in an internet environment and on a cross-border level.			
4	**Promoting technical standardisation for card payments**	*The Cards Stakeholders Group as an acknowledged stakeholder body is invited by the ERPB to carry out a stock-taking exercise on the implementation of standards related to payment cards and to devise a plan on dealing with the practical implementation issues in this respect*	Cards Stakeholders Group	Report to the ERPB on outcome of stock taking exercise the implementation of payment cards standardisation and plan on dealing with practical implementation issues	<u>Start</u>: Q2 2014 (started) <u>Deliver</u>: ERPB meeting in Q4 2014
5	**Person-to-person mobile payments in euro**	*Person-to-person (P2P) mobile payment solutions have been emerging in various countries outside of the euro area. However, currently there seem to be no initiatives in place to provide such solutions at a pan-European level for payments in euro. Therefore there is a need to analyse and identify the high-level requirements for a fully supportive environment for the emergence and take-up of integrated pan-European person-to-person mobile payment solutions providing fast, simple and convenient user experience.*	ERPB Working Group with possible participation of third parties	Report to the ERPB on the vision of pan-European person-to-person mobile payments and the conditions for its realisation, identifying concrete actions to be taken.	<u>Start</u>: December 2014 <u>Deliver</u>: May/June 2015:
6	**Mobile- and card-based contactless proximity payments**	*To support an integrated European market for contactless proximity payments it is essential that the technologies and procedures are based on common standards. Therefore it is important to identify current standards and identify factors hampering the integration of the European market in this field with a view to the vision of*	ERPB Working Group with possible participation of third parties	Report to the ERPB on the vision for pan-European mobile and card-based contactless proximity payments and the conditions for its realisation, identifying	<u>Start</u>: December 2014 <u>Deliver</u>: Nov/Dec 2015

		"any device at any terminal".		concrete actions to be taken.	
7	**Pan-European instant payment solutions**	*Instant payment solutions have been emerging in Europe, especially outside the euro area, and in various countries outside Europe. Currently there seem to be no initiatives in place to provide for instant payments in euro at a pan-European level. These developments and the related issues are worth discussion at the ERPB level.*	ERPB Secretariat	Note to the ERPB prepared by the Secretariat	<u>Deliver</u>: ERPB meeting in Q4 2014
8	**Developments in e-invoicing services closely related to payments in Europe**	*Electronic retail payments in euro are more and more connected to e-invoicing schemes and infrastructures,. It is of utmost importance that proliferating national solutions do not result in market fragmentation which would also affect the euro retail payments market. A pro-active approach is needed to foster pan-European solutions.*	ERPB Working Group with possible participation of third parties	Report to the ERPB analysing the barriers to take-up and integration of e-invoicing services from a retail payments perspective in Europe	<u>Start</u>: Q2 2015 <u>Deliver</u>: 2016
9	**Pan-European e-commerce payments**	*The European landscape of innovative payments initiated over and / or related to the internet is becoming more and more colourful with many bank and non-bank players trying to meet the overwhelming demand for more secure, convenient and efficient electronic payments. It appears that the review of the Payment Services Directive will be allowing much more room to non-bank third party service providers. The ERPB will need to identify the future needs of stakeholders (consumers, merchants and payment service providers) for e-commerce payments.*	ERPB Working Group with possible participation of third parties	Report to the ERPB identifying the future needs of merchants and retailers for e-commerce payments	<u>Start</u>: after the adoption of PSD2 <u>Deliver</u>: 2016
10	**Business practices of card schemes**	*The proposed IF Regulation will bring further harmonisation in the cards domain, but will not necessarily remove all barriers to integration. The ERPB needs an overview of the state-of-play of fragmentation elements*	ERPB Working Group with possible participation of	Report to the ERPB assessing the need for further harmonisation of business practices after adoption of IF	<u>Start</u>: after adoption of IF Reg. <u>Deliver</u>: 2016

			third parties	Reg.	
		in the cards domain (apart from standards, which are dealt with under a previous item) after the Regulation has been adopted.			
11	**Accessibility, simplicity and choice for consumers in retail payments** *(a payment landscape better supporting financial inclusion)*	*Not all members of population can equally profit from retail payment products (especially new, innovative solutions) due to their complexity. This might result in the de facto exclusion from these services of the most vulnerable members of the population. The recently adopted Payment Accounts Directive is a major step forward in this domain. However, it is important to keep track of the practical effects of the PAD on the market after it has entered into force.*	ERPB Working Group with possible participation of third parties	Report to the ERPB analysing the practical issues faced by the most vulnerable groups of society in the euro retail payments market and on best practices	<u>Start</u>: after the entry into force of the Payment Accounts Directive in 2016 <u>Deliver</u>: 2017