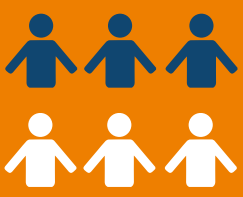




2022



a year to remember



Close to
4,000 EPC SEPA
scheme participants

36 European countries

529+ million citizens

146 billion electronic
payments per year

46 billion SCT+ SDD
transactions per year

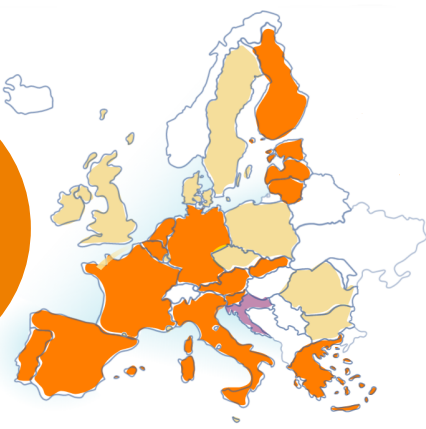
[More about SEPA
Payment statistics](#)



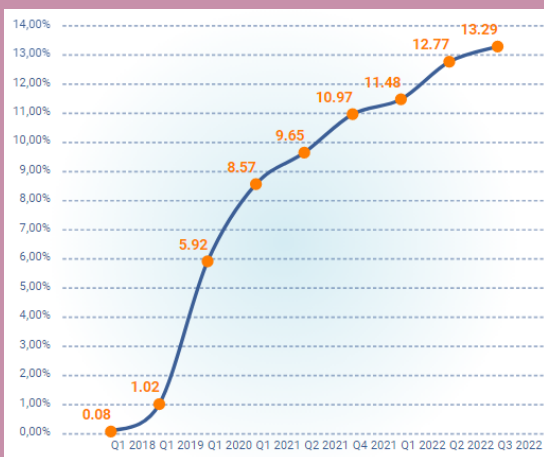
SEPA INSTANT CREDIT TRANSFER

5 Years
Old

29
Countries



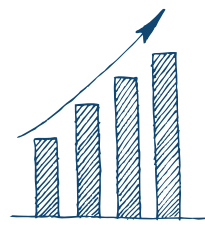
ESTIMATED SHARE OF SCT INST VOLUMES
IN TOTAL CT* VOLUMES



* SCT + SCT Inst.



2313
payment service
providers have
already joined the
scheme.



61%
of European
PSPs have joined
the scheme.



over 71%
of PSPs in the euro
area.



The SCT Inst
scheme generally
counts PSPs with
the **most significant**
electronic payment
volumes in their
countries among its
participants.



The first version of the [SEPA Payment Account Access scheme rulebook](#) was published on 30 November 2022.

MORE EPC ACHIEVEMENTS IN 2022:



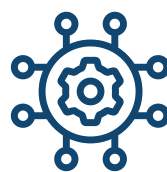
[First participants of the SEPA Request-to-Pay \(SRTP\) scheme](#)



[Public consultation on the \[Instant\] Euro One-Leg Out Credit Transfer Arrangement Rulebook](#)



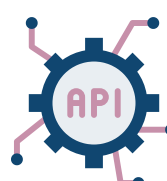
[Second release of mobile Initiated SEPA \(Instant\) Credit Transfer Payments and Technical Interoperability Guidance](#)



[Guidelines on cryptographic algorithms usage and key management](#)



[The final version of the "Standardisation of QR-codes for MSCTs"](#)



[Default SRTP related API Specifications](#)



[Yearly update of the "Payment Threats and Fraud Trends Report"](#)



[SRTP related API Security Framework](#)



[Important updates related to the EPC SEPA payment scheme rulebooks](#)

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