



2025 - a year to remember

As we step into 2026, let's reflect on some of the key highlights from our work in 2025.

1

VERIFICATION OF PAYEE SCHEME

The launch of the Verification of Payee (VOP) scheme on **5 October 2025** was a remarkable collective success for the community of European payment service providers (PSPs) and their technology service providers. Within just six months of launch, the VOP scheme reached more than **2,700 participants**, demonstrating strong market adoption and engagement. It also marked a historic milestone for the European Payments Council (EPC), as this is the first time the EPC has taken on a direct **operational role** in running a scheme.

2



EPC LAUNCHED EDS AND ART

The EPC's Directory Service (EDS), which went live on **2 September 2025**, ensured VOP scheme-wide reachability and full interoperability between PSPs and Routing and Verification Mechanisms (RVMs), while the API Reference Toolbox (ART) platform allowed for automated certification and increased interoperability.

3



UPDATE ON SEPA GEOGRAPHICAL SCOPE

The geographical coverage of the SEPA payment schemes has been expanded to include the Republic of **North Macedonia, Moldova, and Serbia**. The geographical scope of the SEPA payment schemes now **covers 41** countries.

4

SRTP SCHEME – LAUNCH OF THE SIMPLIFIED HOMOLOGATION PROCESS

Following the 2024 change management cycle and the need expressed by the market to simplify the SEPA Request-to-Pay (SRTP) scheme adherence process and especially the homologation process, the EPC launched on **1st October 2025** a new **simplified homologation process**.



5



OCT INST SCHEME

The EPC has released documents highlighting the **differences between the One-Leg Out Instant Credit Transfer (OCT Inst) and SCT Inst schemes**, along with a **webinar** on simplifying and transforming the international payments landscape.

6



OTHER PUBLICATIONS

- [Yearly update of the "Guidelines on cryptographic algorithms usage and key management"](#)
- [EDS API Specifications](#)
- [Important update about the 2025 EPC payment scheme rulebooks](#)
- [Yearly update of the "Payment Threats and Fraud Trends Report"](#)

AND SO MUCH MORE! VISIT [OUR WEBSITE](#) FOR THE LATEST NEWS AND PUBLICATIONS FROM THE EPC.