

3 REASONS TO JOIN THE EUROPEAN PAYMENTS COUNCIL



The **European Payments Council (EPC)**, an international not-for-profit association, offers **one focal point and voice for the European payment service providers' sector** on all European payment issues. In constant dialogue with other stakeholders and regulators at European level, its role is to **support and promote European payments integration and development**, and provide **Single Euro Payments Area (SEPA)** payment schemes facilitating about **40 billion** transactions throughout **36** countries every year.

BECOMING A MEMBER OF THE EUROPEAN PAYMENTS COUNCIL ENABLES TO:

1 BE ONE STEP AHEAD REGARDING THE EVOLUTION AND DEVELOPMENT OF PAYMENTS SCHEMES, THROUGH AN ACTIVE PARTICIPATION IN STRATEGIC AND GOVERNANCE-RELATED DECISIONS

The EPC's members are involved in the **strategic evolution of the SCHEMES** created and owned by the EPC:

SEPA

Credit Transfer –SCT
Instant Credit Transfer – SCT Inst
Direct Debit – SDD – Core and SDD B2B
Proxy Lookup Scheme - SPL



They also participate in the **DEVELOPMENT** of any new SEPA schemes in response to market needs, and in dialogue with other European stakeholders and public authorities.

*For example, the **SCT Inst** scheme, which is operational since November 2017 and is an important milestone for the EPC, was created in collaboration with the EPC members and other payment stakeholders.*

2 MAKE ONESELF HEARD IN THE REVIEW OF ALL POSITIONS ON EUROPEAN PAYMENT ISSUES TO BE TAKEN BY THE EPC, INCLUDING TOWARDS EXTERNAL BODIES

The EPC participates actively in multi-stakeholder bodies like the **European Central Bank's Euro Retail Payments Board (ERPB)** and the **European Cards Stakeholders Group (ECSG)**, and supports their activities.



The EPC, with its members, also **defines positions** and makes proposals on payment aspects of **European policies, legislation and regulations**, which can also be used by the members in their own activities. The quality of the EPC's **positions** and its contributions to safe, reliable, efficient and economically balanced payments is recognised by other European stakeholders, including European authorities.

Hot topics for the coming years include:

- instant payments
- mobile payments including from person-to-person
- e-invoicing-related payments,
- request-to-pay
- payment security
- Proxy Lookup Scheme
- e-identity
- the revised Payment Services Directive (PSD2)
- card standardisation.

3 NETWORK AND EXCHANGE BEST PRACTICES WITH PEERS FROM ACROSS EUROPE

Through the various meetings organised by the EPC, members have plenty of opportunities to exchange with their peers from across Europe and develop their network within the European payments industry.

