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 SEPA schemes created and owned by the EPC:

   - 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 YOURSELF 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.

   To find out more about the European Payments Council, its organisation and achievements, please visit www.epc-cep.eu