



## List of National Adherence Support Organisations

### 1 Background

As explained in the [EPC Guide to the Adherence Process](#), National Adherence Support Organisations (NASOs) participate in the adherence process with a view to ensuring the effective and efficient adherence of participants to the EPC-managed SEPA schemes.

A detailed description of the role of a NASO can be found in the [SEPA Payment Scheme Management Internal Rules](#). NASOs will be chosen by their national or sectoral PSP community. NASOs will provide a link between Applicants and the EPC, acting as the first point of contact for Applicants in SEPA matters as well as an overall facilitator in the adherence process. NASOs will establish a means through which Applicants can better understand the adherence process by allowing Applicants to liaise with a familiar organisation in a local environment, using a local language and customs.

The sole responsibility for approving the applications of Applicants lies with the EPC. A NASO may facilitate the administrative process, but in so doing, a NASO does not take on any legal obligations or liabilities.

### 2 List of NASOs

Austria - STUZZA - [naso@stuzza.at](mailto:naso@stuzza.at)

Belgium - Febelfin - [naso@febelfin.be](mailto:naso@febelfin.be)

Bulgaria - Association of Banks in Bulgaria - [bgnaso@abanksb.bg](mailto:bgnaso@abanksb.bg)

Croatia - FINA - [naso@fina.hr](mailto:naso@fina.hr)

Cyprus - Association of Cyprus Commercial Banks - [naso@accb.com.cy](mailto:naso@accb.com.cy)

Czech Republic - Czech Banking Association - [naso@cbaonline.cz](mailto:naso@cbaonline.cz)

Denmark – Finance Denmark - [naso-finance-denmark@fida.dk](mailto:naso-finance-denmark@fida.dk)

Estonia - Estonian Banking Association - [naso@pangaliit.ee](mailto:naso@pangaliit.ee)

Finland – Finance Finland - [naso@finanssiala.fi](mailto:naso@finanssiala.fi)

France - Fédération Bancaire Française - [naso.sepa@fbf.fr](mailto:naso.sepa@fbf.fr)

Germany - Die Deutsche Kreditwirtschaft (German Banking Industry Committee) - [sepa-beitritt@die-dk.de](mailto:sepa-beitritt@die-dk.de)

Greece - Hellenic Bank Association - [naso@hba.gr](mailto:naso@hba.gr)

Hungary - Hungarian Banking Association - [titkarsag@bankszovetseg.hu](mailto:titkarsag@bankszovetseg.hu)

Iceland - SFF - [naso@sff.is](mailto:naso@sff.is)

Ireland - Banking & Payments Federation Ireland - [naso@bpfi.ie](mailto:naso@bpfi.ie)

Italy - ABI - [naso@abi.it](mailto:naso@abi.it)



Latvia - Finance Latvia Association - [info@financelatvia.eu](mailto:info@financelatvia.eu)  
Liechtenstein - SIX Interbank Clearing Ltd - [naso@six-group.com](mailto:naso@six-group.com)  
Lithuania - Association of Lithuanian Banks - [naso@lba.lt](mailto:naso@lba.lt)  
Luxembourg - Association des Banques et Banquiers Luxembourg (ABBL) - [naso@abbl.lu](mailto:naso@abbl.lu)  
Malta - Malta Bankers Association - [info@maltabankers.org](mailto:info@maltabankers.org)  
Monaco - Association Monégasque des Activités Financières - [amaf@amaf.mc](mailto:amaf@amaf.mc)  
Netherlands - Betaalvereniging Nederland - [NASO@betaalvereniging.nl](mailto:NASO@betaalvereniging.nl)  
Norway - Norwegian EPC Reference Group - [NASO@bits.no](mailto:NASO@bits.no)  
Poland - Polish Bank Association - [naso@zbp.pl](mailto:naso@zbp.pl)  
Portugal - Portuguese Banking Association - [naso-pt@bportugal.pt](mailto:naso-pt@bportugal.pt)  
Romania - Romanian Association of Banks - [naso.sepa@arb.ro](mailto:naso.sepa@arb.ro)  
Slovakia - Slovak Banking Association - [sba@sbaonline.sk](mailto:sba@sbaonline.sk)  
Slovenia - The Bank Association of Slovenia (ZBS) - [sepa@zbs-giz.si](mailto:sepa@zbs-giz.si)  
Spain - Spanish SEPA Adherence Support Office - [saso@sepaesp.es](mailto:saso@sepaesp.es)  
Sweden - Swedish Bankers' Association - [naso@bankforeningen.se](mailto:naso@bankforeningen.se)  
Switzerland - SIX Interbank Clearing Ltd - [naso@six-group.com](mailto:naso@six-group.com)  
United Kingdom – UK Finance - [naso@ukfinance.org.uk](mailto:naso@ukfinance.org.uk)