



Brussels

22 May 2025

Public

Serbia is now part of the SEPA payment schemes' geographical scope

Brussels, 22 May 2025 - as of today Serbia is officially part of the geographical scope of the Single Euro Payments Area (SEPA) payment schemes. The National Bank of Serbia (NBS) has taken steps to align its payment systems and regulations with European Union (EU) standards. Serbia now becomes the 41st country to join SEPA, marking an important step on its path towards EU integration.

As a result, all existing European Payments Council (EPC) payment scheme participants should be able to send or to receive SEPA Credit Transfer (SCT), SEPA Instant Credit Transfer (SCT Inst) and SEPA Direct Debit (SDD) transactions to and from SCT, SCT Inst and SDD scheme participants from Serbia as and when their financial institutions will adhere to these schemes.

The adherence of Serbian financial institutions to the SEPA payment schemes, according to the EPC calendar, will be enabled starting from November 2025. The earliest Operational Readiness Date (ORD) for payment service providers (PSPs) from Serbia is May 2026. The exact ORD will be communicated at a later stage.

“Joining the SEPA is a recognition for our country, as it demonstrates full compliance with all relevant EU regulations in this area and serves as further proof of our European path. Over the past years, the Republic of Serbia has not only introduced into domestic payments, which make up the vast majority of everyday transactions by citizens and businesses, the most advanced services based on transactions that are executed within seconds, but also developed a modern domestic payment card, all the while ensuring the independence and reliability of the national payment system. SEPA membership, for which we have long been ready, now gives us the opportunity to make payment transactions with EU countries more efficient, and the NBS will continue implementing the process, adhering to all the aforementioned principles” declared Jorgovanka Tabaković, Governor of the NBS.

Giorgio Andreoli, Director General of the EPC said: *“Serbia’s inclusion in SEPA represents a significant step forward in enhancing payment integration across Europe and underscores the EPC’s ongoing commitment to harmonising electronic payments beyond the European Union”.*



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About the European Payments Council

The European Payments Council (EPC), an international not-for-profit association, representing payment service providers, supports and promotes European payments integration and development, notably the Single Euro Payments Area (SEPA). The EPC is committed to contribute to safe, reliable, efficient, convenient, economically balanced and sustainable payments, which meet the needs of payment service users and support the goals of competitiveness and innovation in an integrated European economy. It pursues this purpose through the development and management of pan-European payment and payment-related schemes and the formulation of positions and proposals on European payment issues in constant dialogue with other stakeholders and regulators at the European level and taking a strategic and holistic perspective. The primary task of the EPC is to manage the SEPA Credit Transfer, SEPA Direct Debit, SEPA Proxy Lookup, SEPA Request-to-Pay, SEPA Payment Account Access, One-Leg Out Instant Credit Transfer and Verification Of Payee schemes, in close dialogue with all stakeholders. The EPC is also active in the fields of cards, mobile payments, including Person-to-Person, payment security and cash.