

## **Proposal for finalising the high-level communication strategy with end users on instant payments**

The deployment of pan-European instant payments is a strategic objective of the Euro Retail Payments Board (ERPB). In its November 2020 meeting, the ERPB acknowledged the importance of raising awareness of instant payments among end users and agreed to include the discussion on how to approach this relevant issue in the future activities of the ERPB. In its meeting held on 7 July 2022, the ERPB decided to launch a workstream on a high-level communication strategy with end users of instant payments.

The workstream identified four key target end-user groups: consumers, merchants, business (corporates and SMEs), and public administrations. As the public administration sector was not represented on the workstream and, moreover, following feedback from the ECB that the Eurosystem is working on a brochure for use by NCBs in engaging directly with their national public administrations in relation to the benefits of SCT Inst, specific messages were not considered for this group at this juncture [Brochure on IP](#)

Ten general key messages were drafted and presented at the ERPB meeting of November 2022. The messages reflect the situation at the time (November 2022) for instant payments in euro in the Single Euro Payments Area (SEPA). ERPB then agreed to pause the workstream on a high-level communication strategy until the legislative process is concluded.

The trilogue negotiations are expected to be closed before the end of the year 2023, followed by a publication of the new law in the Official Journal early next year.

Some key messages may need to be adapted to the new legal framework, the Secretariat proposes to update and finalise the high-level communication strategy to end-users for instant payments immediately following the foreseen adoption of the instant payments regulation by the co-legislator.

**The Secretariat suggests to the ERBP that the workstream is picked up as soon as the legislation is agreed by the co-legislators.**