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Instant Payments Communication to End-Users.

Timeline and delivery reminders

- For euro area countries, communication should precede the compliance deadline set out in the IPR (e.g. **October 2025** for sending instant payments).
- **Planning should commence in Q1 2025.** Note that the **Verification of Payee (VoP) Scheme Rulebook** ([link](#)) has been published in October 2024 and the **EPC scheme rulebooks** published in November 2024.
- Stakeholders can start communication **early** if they wish.
- **Status update** for the next ERPB meeting: members should confirm the **commencement** (rollout) of the communication campaigns at national level.

- **Consumers**

- **Timing:** Communication should align with product availability and the new IPR implementation.
- **Key Date:** Messages should be disseminated a few days before the compliance deadline, most relevant in **October 2025**, to prevent message loss.

- **Merchants and businesses**

- Require **earlier communication** than consumers.
- **Purpose:** To adapt internal infrastructures and prepare for customer engagement.
- **Implementation Timeline:** After VoP Scheme Rulebook publication, PSPs have a **one-year** implementation period.
- PSPs, merchants, and corporates may **implement changes in parallel**, depending on infrastructure readiness.
- Preparation and rollout are from **Q4, 2024** and would extend **until Q4, 2025**.

- **Front runners**

- Stakeholders wishing to disseminate information earlier can do so.
- Proposed deadlines are objective benchmarks for all stakeholders.

Responsible Entities (RE)	Targets			Channels				
	Intermediate Level 1 Targets (L1)	Intermediate Level 2 Targets (L2)	End target	Online (e.g., mail, newsletters)	Website	APP	Paper on demand	Social Media
European Central Bank (ECB)	NCBs	National payments councils	National networks of consumers, merchants, businesses	X (at RE, L1 and L2)	X (at RE, L1 and L2)			X (at RE, L1 and L2)
Consumer Associations at EU-level (BEUC, AGE)	Consumer Associations at national level		Consumers	X (At RE and L1)	X (at RE, L1)		X (L1) Magazine/Newsletter	X (at RE, L1)
European Credit Sector Associations (ECSAs – representing EBF, EACB and ESBG)	ECSAs members	Members' members at national level (PSPs)	Members' clients (consumers, merchants, businesses)	X (between RE, L1 and L2)	X (at RE, L1 and L2)	X (at L2)	X (at L2)	X (at RE, L1 and L2)
European Digital Payments Industry Alliance (EDPIA)	Members at national level		Consumers, merchants, businesses	X	X (at RE, L1 and L2)			X

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European Payment Institutions Federation (EPIF)	Members at national level	Members' members at national level (PSPs)	Consumers, merchants, businesses		X at RE, and L1)			
European Payments Council (EPC)	EPC members		Businesses		X			X
Retailers: EuroCommerce	Members' at national level	National/Local	Businesses	X	X		X (at Local level)	X
EuroCommerce	Other merchant organisations	National/Local	Businesses	X	X		X	X
SMEs : SMEUnited	Members at national level	Members' members	Individual SMEs					
Corporates: BusinessEurope, European Association of Corporate Treasurers (EACT)	Members at national level	Members' members	Individual businesses	X	X			
European Third-Party Providers Association (ETPPA)	Members	Local offices	Consumers, businesses	X	X			X