National payment committees: overview of functioning and strategies

Stock-take results

EFIP 09/02/2022
Overview

Questionnaire circulated to all Chairs of the EU national payment committees
25 responses received and analysed

Main topics covered:
• Functioning and current activities of national payment committees
• National Retail Payment Strategies
Functioning and current activities of national payment committees

- **22 Member States** have established a committee or a forum in charge of discussing payment matters.
- **1 Member State** has plans to establish such forum or committee in Q1 2022.

*62% of national payment committees with no such competence cite other relevant bodies or committees.*
Which organisations form part of your payment committee?

- Committee compositions vary greatly, with a core member group (NCB, Ministry of Finance/Economy, banks, and payment institutions) being represented in the vast majority of jurisdictions.

- Consumers, corporates, SMEs, physical and online merchants are represented in around half of the committees.
Adoption of National Retail Payment Strategies

Have you adopted a national strategy for retail payments?

- 48% Yes
- 28% Planning
- 20% No Need
- 4% No

If yes, does it include some of the following key points?

- Increasing instant payment use
- Implementing RTP
- Promoting e-invoicing
- Strengthening the interoperability of cross-border payments
- Fostering integrated pan-European payments
- Promoting mobile payments
- Promoting contactless payments
- Increasing card acceptance
- Developing e-identity and e-signatures
- Promoting PSD2 account access via APIs
- Promoting financial inclusion
- Going beyond PSD2 account access via APIs
- Offering open payments in transport or other sectors
- Work on CBDC
- Decreasing the use of cheques
- Facilitating the access to cash / acceptance of cash
- Work on stablecoins

Number of Member States

- 0
- 1
- 2
- 3
- 4
- 5
National Retail Payment Strategy WGs

Have you set up working groups to implement your national strategy?

- Yes
- Yes* (no NRPS)
- No

NRPS Working Groups

**EE: Digitalisation**


PT: 1. Promotion of Electronic Payments, 2. Security in Payments
Thank you