• Previous stock-take was presented to EFIP in February 2022

• Questionnaire circulated to all Chairs of the EU national payment committees
  ▪ 26 responses received and analysed

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

How many payment committees in the EU?

- **23 Member States** have established a committee or a forum in charge of discussing payment matters. **In comparison with the previous stock-take results, one additional member state has formed a payment committee.**

- National central banks provide the secretariat of the committees in 21 Member States.

Is the payment committee competent for payment security, cybersecurity/financial crime/fraud prevention topics?

- Yes, in 11 Member States. **In comparison with the previous stock-take, one new committee is competent for payment security, cybersecurity / financial crime / fraud prevention topics.**

- No relevant bodies have such competence in remaining 7 Member States.

- Other relevant bodies have such competence in 7 Member States.
Which organisations form part of your payment committee?

Committee compositions exhibit significant diversity, a predominant core member group (National Central Bank, Banks (Credit Institutions) and Ministry of Finance/Economy) is commonly represented across most jurisdictions.

Most committees do not include representations from Data protection authorities, Law enforcement authorities, IT and network security agency and Crypto-assets providers.
Adoption of National Retail Payment Strategies

Have you adopted a national strategy for retail payments?

- 8 Member states have adopted a national strategy. In comparison with the previous stock-take results, 4 additional Member States have adopted a national strategy.
- 6 Member states follow the Eurosystem’s retail payments strategy.
- 5 Member states have not adopted a national strategy.
- 7 Member states are planning to.

If yes (including the ones who follow the Eurosystem’s retail payment strategies), does it include some of the following key points?

- Increasing the use of instant payments
- Promoting mobile payments
- Work on central bank digital currency
- Implementing request-to-pay
- Promoting financial inclusion
- Facilitating the access to cash/acceptance of cash
- Increasing card acceptance
- Promoting e-invoicing
- Fostering integrated pan-European payment solutions
- Promoting contactless (card?) payments
- Developing e-identity and e-signatures
- Promoting PSD2 account access via APIs
- Strengthening the interoperability of payment solutions...
- Going beyond PSD2 account access via APIs
- Offering open payments in transports or other sectors
- Decreasing the use of cheques
- Work on stablecoins
Main priorities for the national payment strategy in the following years

Out of the **14 Member states** that have adopted a national payment strategy or are following the Eurosystem’s retail payments strategy, **10** provided answers with their top **3 priorities** for their national payment strategy in the following years.

<table>
<thead>
<tr>
<th>Main priorities for the national payment strategy in the following years</th>
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<tbody>
<tr>
<td>1</td>
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<td>2</td>
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Have you set up working groups to implement your national strategy?

<table>
<thead>
<tr>
<th>Country</th>
<th>Working Groups</th>
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</table>
| AT      | - Instant Payments Working Group / promotion of SEPA Instant Payments in Austria  
          - e-ID Working Group (ceased)  
          - Working Group on anti-money laundering |
| BE      | - Subgroup on Instant Payments  
          - Subgroup on Central Bank Digital Currency  
          - Subgroup on Back-up Card Payments  
          - Subgroup on cash (accessibility and legal tender)  
          - Subgroup on Coins |
| EE      | - The Digitalisation Working Group of the Estonian Payment Forum  
          - The digital euro working group |
| FR      | - European integration  
          - Modernisation of B2B payments  
          - Retail payments innovation  
          - Cash - acceptance, access, quality, resilience/robustness of the industry |
| IT      | - Payment Services Directive (PSD2) Review  
          - Open Banking  
          - Public collections and Payments |
| NL      | - WG on Efficiency and European Affairs  
          - WG on Accessibility and Availability  
          - WG on Security  
          - Taskforce on Cash  
          - Digital Euro Taskforce |
| PT      | - Working Group on the Promotion of Electronic Payments  
          - Working Group on the Security on Payments |

7 Member states have set up working groups. In comparison with the last stock-take results, 3 additional Member states have set up working groups.

6 Member states have not set up working groups.

1 Member state is planning to set up working groups in the future.
Who oversees the implementation of the actions of the strategy?

- **9 Member States** of 14 replied to this question.
- There are Member states that provided more than one.
- **41%** of the committees that replied indicated that the secretariat of the payments committees supervises the implementation of the strategy’s action.

- The Secretariat of the payments committee
- Working groups
- National Central Bank
- The National Payments Council
Thank you