



EUROPEAN CENTRAL BANK

EUROSYSTEM

# Quo vadis AMI-Pay?

# Quo vadis Policy?

- **New actors;** non-banks, third party providers, niche actors
- **New payment services;** SCT inst, Payment initiation services
- **New legislation;** PSD2, IC fee regulation, Payment Account Directive
- **New technology;** apps, contactless, e-ID, e-invoices, virtual currencies, DLT
- **New channels;** mobile, mobile, mobile

**User expectation for 24/7/365 availability!**

Any reflections on the current and future developments?

What should be the Eurosystem role?

# Quo vadis Product? Project?

- **Strategic input on new payment services considered by the Eurosystem:** TIPS, New RTGS services
- **Scope:** Advise on User Requirements and ongoing enhancements prior to adoption by the MIB
- **Financials:** Advise on pricing prior to adoption/revision by the MIB of a pricing policy
- **Timing:** Follow project development and timely user adoption
- **Performance & Statistics on existing payment services:**  
TARGET2

User involvement in Eurosystem Market Infrastructure Products  
/Projects building on the successful experience of the T2S AG