

National governance of retail payments ES

1	What is the name of the governance organisation in your country that deals with payments issues and could be considered as "the national payments council"?
	<p>Name: National Payments Committee</p> <p>URL of website: No dedicated website, but a section devoted on the Spanish SEPA website http://www.sepaesp.es/sepa/es/ http://www.bde.es/bde/en/areas/sispago/</p> <p>More English information on national governance arrangements (please add URL or document): Not available</p>

2	What are the objectives of that organisation? (Tick items as appropriate)
	<p><input checked="" type="checkbox"/> To form a strategic vision in the field of payments</p> <p><input checked="" type="checkbox"/> To define priorities and promote action</p> <p><input checked="" type="checkbox"/> To represent the interests of the organisation members</p> <p><input checked="" type="checkbox"/> If applicable, to communicate members' interest to the government and/or regulators and/or media</p> <p><input type="checkbox"/> To foster healthy competition</p> <p><input checked="" type="checkbox"/> To promote innovation and to lead future developments of payment services</p> <p><input type="checkbox"/> To develop best practice guidelines for its members</p> <p><input checked="" type="checkbox"/> To provide framework for industry collaboration</p> <p><input type="checkbox"/> To ensure the operational efficiency and effectiveness of payment services</p> <p><input type="checkbox"/> To improve safety of payments</p> <p><input checked="" type="checkbox"/> To inform the general public about current issues and projects regarding payments</p> <p><input type="checkbox"/> Other (please provide additional information):</p>

3	What is the organisation's relationship to the national SEPA committee and its role in SEPA migration?
	<p><input type="checkbox"/> It is the same organisation: the national SEPA committee has – or will soon have - a much wider mandate than only SCT and SDD migration (objectives as ticked under question 2)</p> <p><input type="checkbox"/> The national SEPA Committee is a (temporary) sub-structure of the governance organisation</p> <p><input type="checkbox"/> Both organisations are independent, but coordinate work via the following channels/links:</p> <p><input checked="" type="checkbox"/> Other (please provide additional information): The national SEPA committee was replaced by the National Payments Committee in November 2014. The new structure is different from the initial one in terms of mandate, composition and role.</p>

4	The organisation was established as/by
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	<input checked="" type="checkbox"/> Organisation under auspices of the national central bank <input type="checkbox"/> Organisation under auspices of the national banking association(s) or financial industry <input type="checkbox"/> Organisation under auspices of the Ministry of Finance and/or State Treasury <input type="checkbox"/> Organisation set up by the payments industry stakeholders <input type="checkbox"/> Other (please provide additional information):
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5	The organisation is chaired by
	<input checked="" type="checkbox"/> High-level representative of the central bank <input type="checkbox"/> High-level representative of the bank association <input type="checkbox"/> Chairman appointed by all organization members <input type="checkbox"/> Chairman appointed by organisation's members who fulfil certain criteria (e.g. voting, paying) <input type="checkbox"/> Other (please provide additional information):

6	Who are the members of the organisation? What role do they take in decision making?
	<ul style="list-style-type: none"> • Commercial banks <input checked="" type="checkbox"/> full voting^(*) <input type="checkbox"/> restricted <input type="checkbox"/> observers • Saving banks <input checked="" type="checkbox"/> full voting^(*) <input type="checkbox"/> restricted <input type="checkbox"/> observers • Payment institutions <input checked="" type="checkbox"/> full voting^(*) <input type="checkbox"/> restricted <input type="checkbox"/> observers • Bank association <input checked="" type="checkbox"/> full voting^(*) <input type="checkbox"/> restricted <input type="checkbox"/> observers • Automated clearing house <input checked="" type="checkbox"/> full voting^(*) <input type="checkbox"/> restricted <input type="checkbox"/> observers • Card schemes <input checked="" type="checkbox"/> full voting^(*) <input type="checkbox"/> restricted <input type="checkbox"/> observers • Card processors <input type="checkbox"/> full voting <input type="checkbox"/> restricted <input type="checkbox"/> observers • National public administration / Ministry of Finance <input checked="" type="checkbox"/> full voting^(*) <input type="checkbox"/> restricted <input type="checkbox"/> observers • National central bank <input checked="" type="checkbox"/> full voting^(*) <input type="checkbox"/> restricted <input type="checkbox"/> observers • Consumers' association <input checked="" type="checkbox"/> full voting^(*) <input type="checkbox"/> restricted <input type="checkbox"/> observers • Retailers (or their association) <input checked="" type="checkbox"/> full voting^(*) <input type="checkbox"/> restricted <input type="checkbox"/> observers • Businesses/corporate/companies (or their association) <input checked="" type="checkbox"/> full voting^(*) <input type="checkbox"/> restricted <input type="checkbox"/> observers • Other (please provide additional information): <ul style="list-style-type: none"> <input checked="" type="checkbox"/> full voting^(*) <input type="checkbox"/> restricted <input type="checkbox"/> observers Insurance companies association, ICT sector association, e-retailers association, association of the visually impaired and the national association of lending institutions. <p>(*) Note that, since the structure do not have decision-making power, "full voting" is to be understood as all members being treated on an equal footing in terms of the rights.</p>

7	Is there an organisational sub-structure?
	<input checked="" type="checkbox"/> Plenary, number of members: 22 <input type="checkbox"/> Management committee and/or other high level committees, please list them: <input type="checkbox"/> Working groups for long-term issues and/or permanent tasks, current number and most

	important groups: <input checked="" type="checkbox"/> Task forces on ad-hoc issues and/or temporary tasks, current number: 1
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8	What is the role of the national central bank in that organisation?
	<input type="checkbox"/> Provides professional support <input checked="" type="checkbox"/> Provides secretarial and logistic services <input type="checkbox"/> Acts as a full member in the organization's bodies <input type="checkbox"/> Acts as an observer in the organization's bodies <input checked="" type="checkbox"/> Other (please provide additional information): Chairmanship of the meetings

9	Who pays for the operation and activities of the organisation?
	<input checked="" type="checkbox"/> Central bank <input type="checkbox"/> Banks <input type="checkbox"/> Other stakeholders <input type="checkbox"/> Membership fees <input checked="" type="checkbox"/> Every participant bears own cost <input type="checkbox"/> Other (please provide additional information):

10	How are decisions made?
	<input type="checkbox"/> Each stakeholder' representative has one vote <input type="checkbox"/> For decision to be reached the majority is needed <input type="checkbox"/> Decisions are reached by consensus <input type="checkbox"/> Some stakeholders have veto power <input type="checkbox"/> Depending on the topic, some members may be excluded from decision making process <input checked="" type="checkbox"/> Other (please provide additional information): The current structure does not have decision-making powers but in case agreements are required, in principle consensus is sought.

111	Has the organization the power to impose binding measures on its members?
	<input type="checkbox"/> Yes (please provide additional information): <input checked="" type="checkbox"/> No <input type="checkbox"/> Other rules or mechanisms that endorse the actual implementation of decisions (please provide information):