

3 June 2025

**5<sup>TH</sup> MEETING OF THE EUROPEAN FORUM FOR INNOVATION IN PAYMENTS (EFIP)**

Thursday, **26 June 2025** from 11:00 to 13:00

*Teleconference*

<b>1</b>	<b>Introductory remarks by the Co-Chairs; adoption of the agenda</b>
<b>2</b>	<p><b>Fraud prevention</b></p> <p>In September 2024, the ERPB endorsed the <a href="#">report</a> from the working group on fraud prevention. As a follow-up, the EFIP is invited to consider follow-up actions within its remit namely:</p> <ul style="list-style-type: none"> <li>- strengthen existing collaboration or set up new formal or informal cross sectoral operational collaboration focusing on payments fraud;</li> <li>- share views on how innovation can help preventing fraud.</li> </ul> <p>In this regard, the EFIP discussion will focus on the following main items:</p> <ul style="list-style-type: none"> <li>- receive an update on national payment committees' actions on fraud prevention, based on a stock-take circulated ahead of the meeting;</li> <li>- exchange on the relationship between fraud and innovation, i.e. how innovation can contribute to reducing fraud and lead to (new types of) fraud, and how to mitigate this;</li> <li>- consider possible next steps on fraud prevention in the EFIP context.</li> </ul> <p>Members are invited to take note of the updates and agree on possible follow-up actions.</p> <p><b>Documents:</b></p> <p>Presentation – Outcome of the EFIP stock-take incl. suggested follow-up actions in the EFIP remit</p> <p>Presentation by IE and NL on national experience</p>
<b>3</b>	<p><b>Implementation of the Instant Payments Regulation</b></p> <p>Ahead of the 9 October 2025 Instant Payments Regulation (IPR) deadline for euro area PSPs to send euro SCT Inst and implement the Verification of Payee (VoP) service, EFIP will be invited to take stock of the progress in implementation. This item will be</p>

	<p>based on a presentation by the EPC on its monitoring of relevant aspects of the implementation of the IPR regarding the EPC payment scheme and VoP roll-out, as well as an update of the ERPB discussions taking place on 25 June 2025.</p> <p>EFIP members are invited to take note of the updates and to discuss possible actions needed, notably regarding communication on VoP.</p> <p><b>Document:</b></p> <p>Presentation – EPC monitoring of implementation of the IPR, including VoP</p> <p>Presentation by LT – communication on VoP</p> <p>Presentation – Suggested actions on communication on VoP</p>
<b>4</b>	<p><b>Workstream on IBAN discrimination</b></p> <p>In February 2024, EFIP established a workstream on IBAN discrimination. The objective of the workstream is to regularly share information on the state, actions and progress on IBAN discrimination.</p> <p>The EFIP is invited to take note of the activities carried out by the workstream, and the findings about IBAN discrimination in 2024.</p> <p><b>Document:</b></p> <p>Presentation – Activities report of the EFIP workstream on IBAN discrimination</p>
<b>5</b>	<b>AOB</b>