

National payment committees: overview of functioning and strategies

2024 stock-take results



EFIP 12/02/2024

- **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

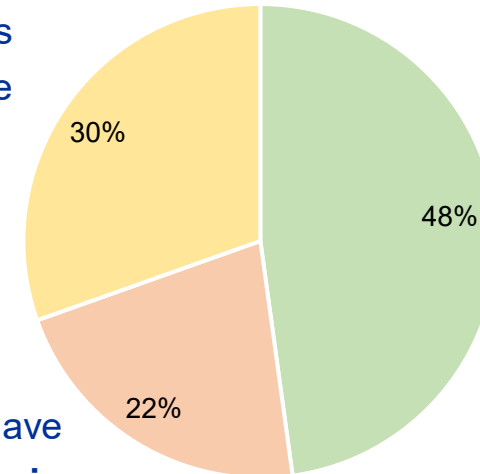
How many payment committees in the EU?

- **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?

Other relevant bodies have such competence in **7 Member States.**

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

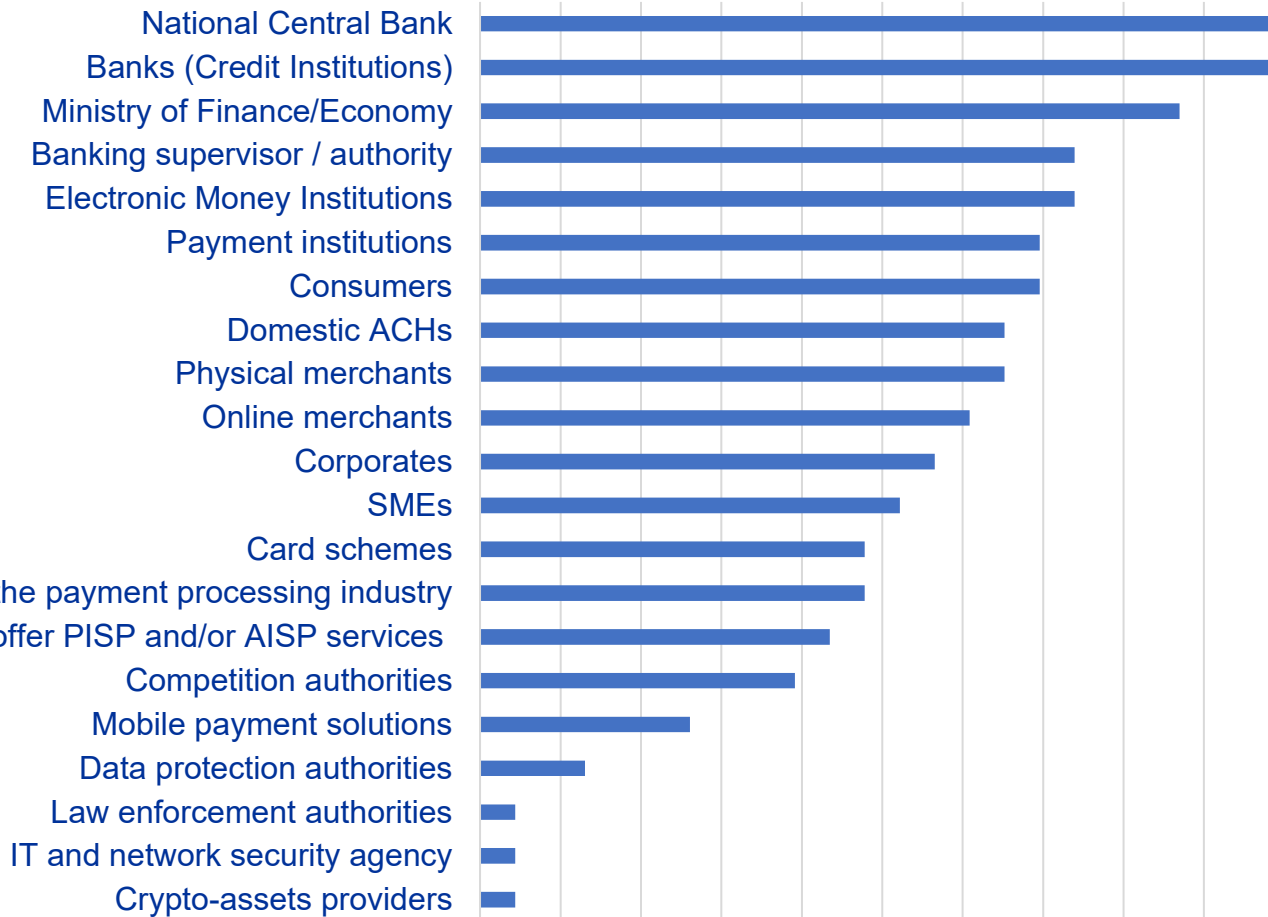


Yes, in 11 Member States. **In comparison with the previous stock-take, one new committee is competent for payment security, cybersecurity / financial crime / fraud prevention topics.**

Which organisations form part of your payment committee?

% of the 23 national payment committees that have representatives for each category

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%



- 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.**

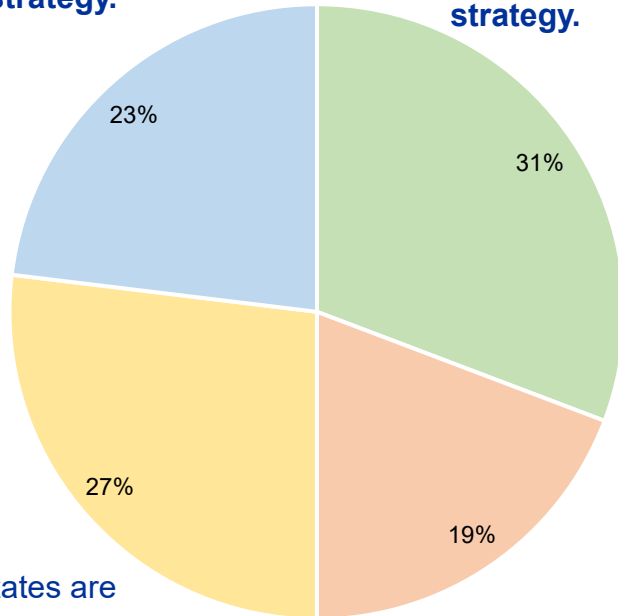
Adoption of National Retail Payment Strategies

Have you adopted a national strategy for retail payments?

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

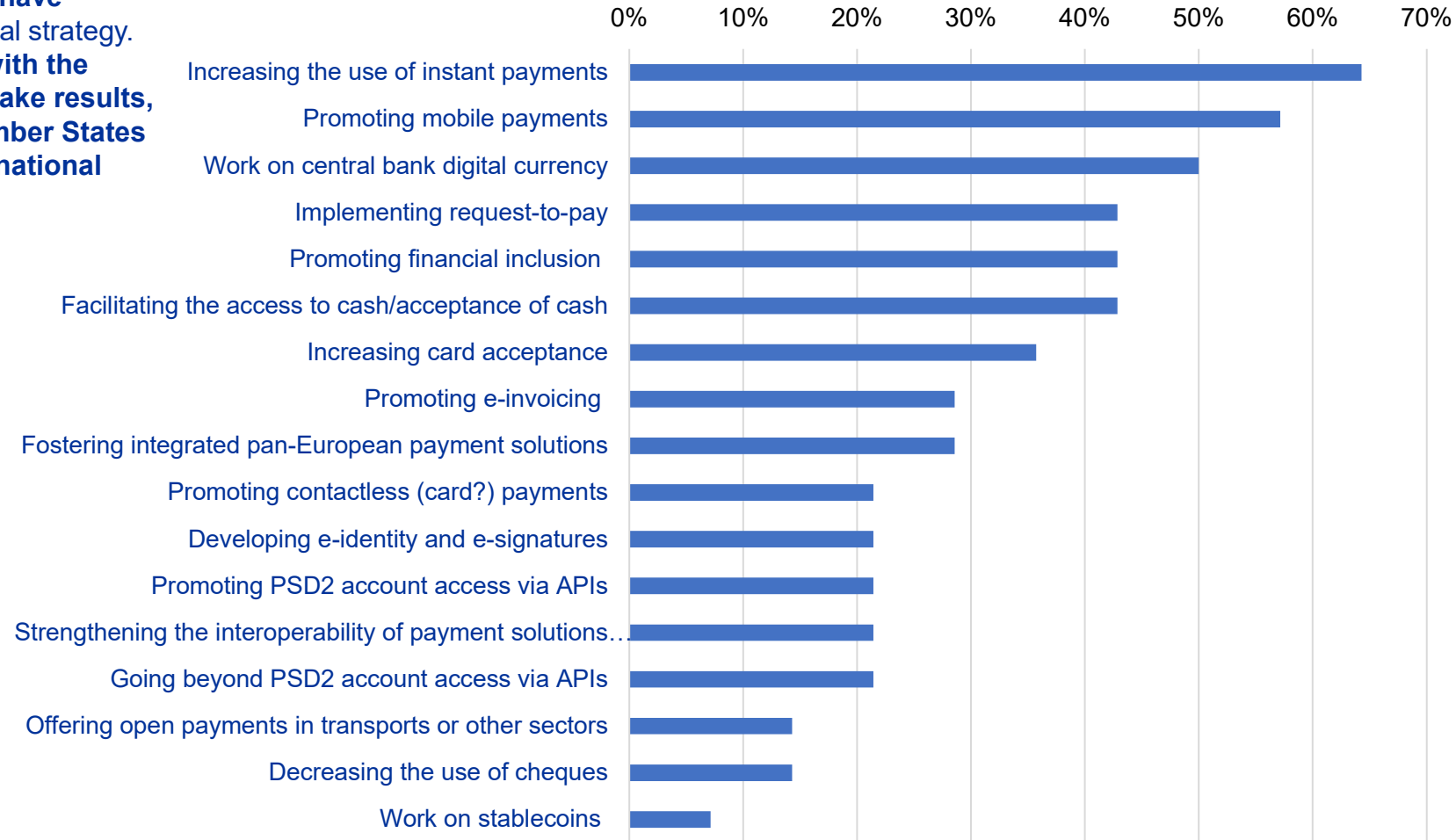
8 Member states **have adopted** a national strategy. **In comparison with the previous stock-take results, 4 additional Member States have adopted a national strategy.**

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.



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.

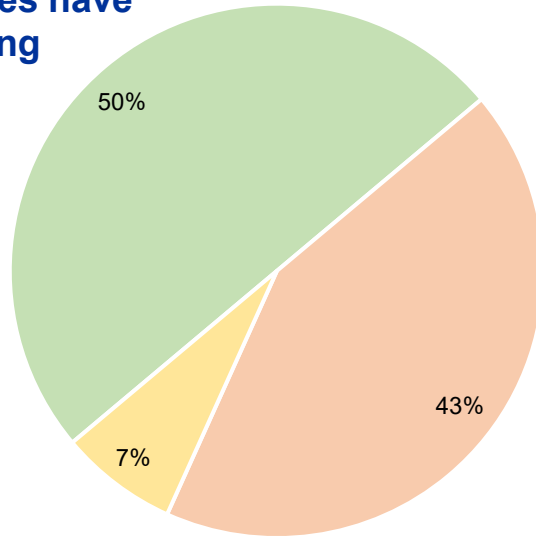
Main priorities for the national payment strategy in the following years

- 1** *Increasing the use of instant payments*
- 2** *Work on central bank digital currency*
- 3** *Facilitating the access to cash/acceptance of cash*

National Retail Payment Strategy or Eurosystem Payments Strategy WGs

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

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.**



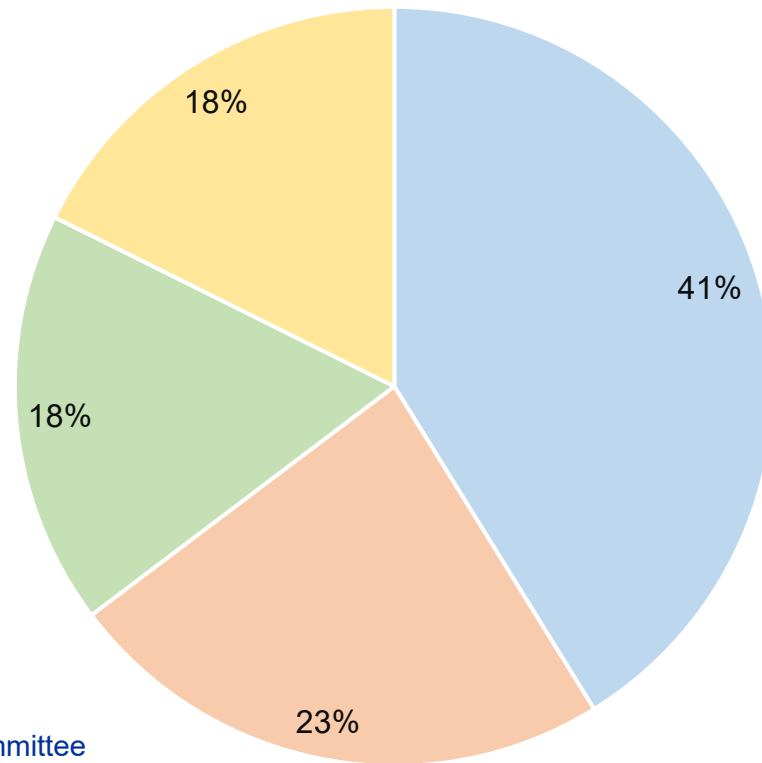
1 Member state is planning to set up working groups in the future.

6 Member states have not set up working groups.

Country	Working Groups
AT	<ul style="list-style-type: none"> - Instant Payments Working Group / promotion of SEPA Instant Payments in Austria - e-ID Working Group (ceased) - Working Group on anti-money laundering
BE	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - The Digitalisation Working Group of the Estonian Payment Forum - The digital euro working group
FR	<ul style="list-style-type: none"> - European integration - Modernisation of B2B payments - Retail payments innovation - Cash - acceptance, access, quality, resilience/robustness of the industry
IT	<ul style="list-style-type: none"> - Payment Services Directive (PSD2) Review - Open Banking - Public collections and Payments
NL	<ul style="list-style-type: none"> - WG on Efficiency and European Affairs - WG on Accessibility and Availability - WG on Security - Taskforce on Cash - Digital Euro Taskforce
PT	<ul style="list-style-type: none"> - Working Group on the Promotion of Electronic Payments - Working Group on the Security on Payments

Who oversees the implementation of the actions of the strategy?

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■ The Secretariat of the payments committee

■ Working groups

■ National Central Bank

■ The National Payments Council

- **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.

Thank you