

Repository of past ERPB recommendations

The below table reflects the recommendations adopted by the ERPB and deemed closed as of June 2024.

Number	Issue / Recommendation	Addresses / relevant stakeholders	Remark	Assessment of follow-up
Remaining open issues from the May 2014 meeting of the ERPB				
ERP/2014/sta0	Alternative (no-refund) consumer direct debit scheme: The ERPB agreed: i) to recommend to the European Commission and the EU legislators that they consider a legal solution to clarify the refund rights in the context of a review of the Payment Services Directive and ii) that such an alternative direct debit scheme in SEPA could only be launched once the review of the	EU legislators, European PSPs	Following the PSD2 for direct debits in euro the payer has an unconditional right to a refund. However, according to Article 73.3 it may be agreed in a framework contract between the payer and the payment service provider that the payer has no right to a refund where: A. the payer has given consent to execute the payment transaction directly to the payment service provider; and B. where applicable, information on the future payment transaction was provided or made available in an agreed manner to the payer for at least four weeks before the due date by the payment service provider or by the payee.	Blue

	Payment Services Directive was complete and thus provided a clear legal background to allow for this.			
ERPB recommendations on SCT-SDD post migration issues made in December 2014				
ERPB/2014/rec1	The ERPB supports the publication and use of the EPC's current customer-to-bank Implementation Guidelines (IGs) by all market participants. The ERPB recommends making the EPC's customer-to-bank IGs mandatory in the next EPC SEPA rulebook change management cycle.	The EPC's Scheme End- User Forum	<p>An EPC change request has been submitted for public consultation for the 2016 EPC SEPA rulebook change management cycle. It specifies that a scheme participant is obliged to accept at least but not exclusively C2B SEPA payment message files based on the EPC's C2B SEPA scheme IGs defined for SCT, SDD Core and SDD B2B. Taking into account the outcome of the 2016 public consultation, the positions received from the two relevant EPC Stakeholder Fora (EPC Scheme End User Forum – SEUF - and EPC Scheme Technical Forum - ESTF), the EPC Scheme Management Board supported the inclusion of this change request in all 2017 EPC SEPA scheme rulebooks. This change becomes effective as of 19 November 2017.</p> <p>The principle of this change has also been taken up in the SCT Inst scheme rulebook entering into force on 21 November 2017.</p> <p>SCT/SCT Inst originators and SDD Core/ B2B creditors would still be free to agree with their PSPs to use any other ISO 20022 XML payment message standard format to submit their C2B SEPA payment message files to their PSPs.</p>	Blue
ERPB/2014/rec2	The ERPB supports and recommends making the EPC's bank-to-customer IGs mandatory in the next EPC SEPA rulebook	EPC & the EPC's Scheme End- User Forum	<p>The EPC highlights that payment account statements also do mention transactions other than SCTs and SDDs. There are no separate SEPA transaction statements but only SEPA messages.</p> <p>In 2009 the EPC published the mapping document EPC188-09 (Recommendations on customer reporting of SCT and</p>	Blue

	<p>change management cycle.</p> <p>The ERPB recommends consulting the EPC's Scheme End- User Forum about the appropriate bank-to-customer message(s) for future mandatory EPC bank-to-customer IGs and proposing a set of mandatory EPC IGs in the bank-to- customer space.</p>		<p>SDD) on the reporting of SEPA transactions by PSPs to their PSUs. The document describes how the SEPA message elements can be taken over in the account statements and makes a mapping of the rulebook requirements vis-à-vis the 'Transaction Details' elements of the ISO 20022 reporting messages.</p> <p>At their first meetings in the 3rd quarter of 2015, the SEUF and the ESTF had been asked for their positions on this topic.</p> <p>The ESTF suggested that the EPC should make mandatory IGs for the B2C space or alternatively define a mandatory set of attributes for B2C purposes in the rulebooks. The SEUF did not express a formal position on this topic.</p> <p>The EPC considers that updating the mapping document EPC188-09 is the only extra measure it can undertake. The EPC rulebooks already contain datasets (DS) specifying attributes that need to be provided to the SCT Beneficiary (DS-04) or the SDD Debtor (DS-06).</p> <p>The limited number of fields in the ISO 20022 XML B2C messages already scale down the options on how transmit B2C information data. Furthermore, the purpose of each B2C message field is easy recognizable and clear.</p> <p>An updated version of the mapping document EPC 188-09 has been published on the EPC website in November 2015¹.</p> <p>While costumer-to-bank implementation guidelines were expected to be made mandatory, it is recognised that necessary efforts have been made in this field. Considering</p>
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¹ <http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/epc-recommendation-on-customer-reporting-of-sct-and-sdd/epc188-09-recommendation-on-customer-reporting- of-sct-and-sdd/>

			that no concerns were raised in this regard, the ERPB deems it closed.	Blue
ERPB/2014/rec4	It is recommended to consider re-launching awareness campaigns about obligations for creditors to accept foreign IBANs	PSPs, national central banks, umbrella organisations of corporate and public authority payees, consumer organisations and competent authorities at national level	<p>Based on a letter on this subject by the ERPB Chair, nearly all euro area national central banks (NCBs) have closely followed up on the issue of IBAN discrimination and acceptance of non-domestic IBANs. NCBs have taken the issue to national SEPA / retail payments fora and in most countries sent letters to relevant stakeholder groups increasing awareness by emphasizing the importance of both the spirit and the letter of relevant legal requirements. Based on NCBs feedback by the end of May 2015 to the ERPB Secretariat the elimination of IBAN discrimination in practice is on track in most or even has been fully achieved in some countries already.</p> <p>Similarly, the EACT and the representatives of Public Administrations have followed up by sending letters to their constituencies highlighting the legal requirements related to IBAN-discrimination and the importance of complying with these regulations.</p> <p>As significant work has been done to inform creditors of their obligations this recommendation can be deemed closed.</p>	
ERPB/2014/rec5	It is recommended that existing BIC-from-IBAN solution providers present the full reliability of their respective solutions to meet the market needs for BIC-from-IBAN derivation by 1 June 2015 at the latest to support the IBAN-	BIC-from- IBAN solution providers	The ECB has been in contact with the leading BIC-from-IBAN solution providers and they confirmed the readiness of their service.	

	only implementation by February 2016.			Blue
ERP/2014/rec6	It is recommended to continue providing information on local issuing authorities and to keep this information up to date via their websites	European System of Central Banks	The ECB, based on information from ESCB central banks, has updated and will continue to update where necessary its overview table of SEPA national issuing authorities (published on the ECB website).	
ERP/2014/rec7	It is recommended to standardise the provision of relevant data for BIC-from-IBAN derivation services as soon as possible (with a recommended date of 1 April 2015 at the latest) and to ensure a non-discriminatory and transparent access for all market participants (PSPs and PSUs)	Issuing authorities for bank identifiers in SEPA	Several issuing authorities have made substantial efforts to improve and standardise their provision of data on valid bank identifiers. NCB issuing authorities have agreed to follow up and improve the presentation of national bank identifiers where necessary to meet basic standards / requirements. According to latest information available to the ECB there are by now only very few issuing authorities which do not meet basic standards of data provision in this field. Only two authorities have not fully standardised their BIC to IBAN databases. Access to their databases is possible though cumbersome but PSPs are not complaining.	

<p>ERP/2014/rec8</p>	<p>It is recommended to investigate possible alternatives to meet the extended structured and unstructured remittance information demands from corporate PSUs.</p>	<p>EPC and the EPC's Scheme End User Forum</p>	<p>At their first meetings in the 3rd quarter of 2015, the SEUF and the ESTF had been asked for their position on this topic. The views among members of the ESTF and SEUF were divided on the EPC 2014 change request to only transmit the storage localization of the additional customer-to-customer information in the payment message whereby the additional information itself could be extracted from a "cloud" environment.</p> <p>The ESTF and SEUF suggestions ranged between an increased number of permitted blocks of 140 characters in combination with a cloud solution, and a first block for 140 unstructured characters with a considerable number of structured character blocks.</p> <p>End January 2016, the EPC received internal input from the national PSP communities on the need to extend the current 140-character limitation for remittance information in under the EPC schemes and if so, how many extra (blocks of) characters.</p> <p>The EPC concluded there was no need to extend the number of characters for remittance information.</p> <p>The EPC resubmitted its 2014 change request for public consultation for the 2016 EPC SEPA rulebook change management cycle.</p> <p>2016 change requests from the European Association of Corporate Treasurers on this matter had been received as well and were also included in the public consultation.</p> <p>The comments from the 2016 public consultation and the positions from the two EPC Stakeholder Fora on the various change requests were divided.</p>	<p>Blue</p>
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			<p>Based on this difference in views, the SMB decided not to make any change related to remittance information in the 2017 rulebooks.</p> <p>In the first quarter of 2017, the EPC collected again input from the national PSP communities to know whether these communities:</p> <ul style="list-style-type: none"> i. have or had more than 140 characters in remittance information foreseen in their legacy credit transfer and direct debit schemes. ii. currently need extra remittance information under the EPC schemes. They had to indicate which customer segments desire such extra information. iii. have already additional optional services (AOS) in place under the EPC schemes to support the transport of more than 140 characters in remittance information (RI) via the payment message itself or in an external storage location. <p>The EPC shared its findings with the EPC Stakeholder Fora in June 2017.</p> <p>The June 2017 SEUF meeting re-emphasised its preference for a combination of structured and unstructured RI with the option of not passing on the structured RI to a Beneficiary which is not connected via an XML interface to its PSP.</p> <p>Shortly afterwards, a joint letter from five European business end-user associations was sent to the EPC asking for an extended RI solution in line with the ISO 20022 standard.</p> <p>In the second half of 2017, the EPC worked out a solution within the SCT rulebook to transmit more than 140</p>	
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			<p>characters of RI through the dedicated field of the payment message itself.</p> <p>This solution takes the form of a formal rulebook option which interested scheme participants would formally have to adhere to. The inclusion of this option in the relevant rulebook cannot impact at all those other scheme participants that do not want to transmit and/or receive more than 140 characters of remittance information.</p> <p>This EPC proposal on extended remittance information (ERI) was shared with the October 2017 EPC Stakeholder Forum meetings. These Forums did not express objections or changes to the principles of this EPC proposal.</p> <p>Even though the public consultation comments from EPC scheme participants (via national communities or via individual comments) to this change request are mixed whereas all other contributors fully support this change request, the September 2018 SMB meeting considered that this change request is nevertheless the best proposal to serve this market need.</p> <p>This change request was included as an option within the scheme in the 2019 SCT rulebook version 1.0 published in November 2018 with a 17 November 2019 effective date.</p>	
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ERP/2014/rec9	It is recommended to monitor the evolution of the correct use of SDD R-transaction reason codes until December 2015 and act accordingly if needed	EPC	<p>Since the start of 2016, all individual SEPA scheme compliant Clearing and Settlement Mechanisms (CSMs) providing SEPA scheme-compliant CSM services in the euro zone send on a quarterly basis statistical information on national and/or cross-border r-transactions at country level relating to the current EPC SEPA schemes for the latest available period of three months.</p> <p>As of April 2018, the EPC has also started with collecting r-transaction statistics under the SCT Inst scheme on a quarterly basis.</p> <p><i>The EPC nevertheless remarks that certain CSMs may not be able to provide statistical data for each single SCT, SDD Core and/or SDD B2B reason code. Some CSMs may not be in a position to provide r-transaction statistics for outgoing and incoming cross-border SCT and SDD transactions.</i></p>	Blue
ERP/2014/rec10	It is recommended to report complaints about SDD scheme participants not using the appropriate reason code to the complaints body of the EPC.	SDD scheme participants	<p>This option is available to any scheme participant in case of a breach of the Rulebooks by another scheme participant but to date no such formal complaint has been filed.</p> <p>The EPC made considerable efforts in the past to increase awareness on the proper usage of reason codes among scheme participants.</p>	Blue
ERP/2014/rec11	It is recommended to investigate if and how national legal restrictions affecting the use of the appropriate SDD R-	European Commission and Member States	R-transactions were addressed in the meetings of the EU SEPA Forum and CEBPI, where Member States informed the Commission that the restrictions on communication of information regarding payers' accounts and the use of a "miscellaneous" code are linked to national laws on data protection. Two legal instruments are relevant for this point: the General Data Protection Regulation – GDPR – and the Data Protection Directive for Police and Criminal Justice	No concrete follow-up / Further action needed

	<p>transaction codes could be removed</p> <p>reason could be removed</p>		<p>Authorities. The official texts of the Regulation and the Directive have been published in the EU Official Journal. The Regulation entered into force on 24 May 2016, and applies as from 25 May 2018. The Directive entered into force on 5 May 2016 and EU Member States had to transpose it into their national law by 6 May 2018.</p> <p>It is noted that both the Data Protection Directive (95/46) and the GDPR have a horizontal nature and do not provide for tailor-made solutions for any sector of economic activity. Personal data related to R-transaction codes can be transmitted between banks as long as there is a legal ground (e.g. a contract, national or Union law, legitimate interests of the controller) for the processing of those data for those specific purposes.</p> <p>Although Member States can still further specify the GDPR (e.g. by adopting national legislation providing a legal basis for processing personal data for a specific purpose see article 6(2) and (3) of GDPR) this regulation reduces overall fragmentation by providing a simplified, streamlined and directly applicable regulatory framework. It will also level the playing field by requiring that non-EU companies apply the same rules as EU companies when offering services in the EU. The GDPR will also simplify enforcement by creating a "one-stop-shop" which means that companies will only have to deal with one single supervisory authority: the one of their Member State of establishment.</p> <p>Finally, the regulation increases individuals' trust in digital services by protecting them in respect of all companies that offer their services in the European market and therefore facilitating the flow of data in the Single Market.</p>	
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			Considering that the GDPR covers this issue, no follow up work for the EPRB is envisaged for this recommendation and thus it will be removed, as of June 2020, from ongoing ERPB monitoring.	
ERPB/2014/rec12	It is recommended to include in the document EPC262-08 (CI overview): (a) clarifications about the possible use of a single Creditor Identifier (CI) across SEPA; and (b) contact details of the department at the national institution in charge of CI issuance in those countries where CIs are issued by a single authority	EPC	<p>The EPC review of the updated version of the document EPC262-08 (version 5.0) was completed.</p> <p>The publication of this updated version on the EPC Website occurred on 20 November 2017.</p> <p>This document will be subject to an annual review in the second half of 2018.</p>	Blue
ERPB/2014/rec14	It is recommended to assess whether the non-compliance with the SDD rulebook stipulations on SDD time cycles for SDD collections and SDD R-transactions is a problem linked to the SEPA migration	EPC	<p><i>See implementation status under ERPB/2014/rec9</i></p> <p>The SDD time cycles for SDD collections have been simplified by moving from D-5/D-2 to D-1/D-1 for SDD Core collections, and by making the sequence type FRST for a technical first SDD Core/B2B collection optional as of November 2016.</p>	
ERPB/2014/rec15	It is recommended to consider, along with clearing and settlement	SDD scheme participants	Based on feedback from SDD scheme participants this seems to have been an issue more related to the migration	

	mechanisms (CSMs), the implementation of validation checks to see if SDD R-transactions fall within the prescribed R- transaction calendar day timelines and if SDD R-transactions contain altered date elements compared with the date elements in the initial SDD collection		process. As of late there have been no complaints to the EPC on scheme members not complying with R-transaction message timelines.	Blue
ERP/2014/rec16	It is recommended to report persistent non-compliant behaviour by other SDD scheme participants to the complaints body of the EPC.	SDD scheme participants	<i>See implementation status under ERP/2014/rec10</i>	
ERP/2014/rec17	It is recommended to ask those SDD Core scheme participants that are not SDD B2B scheme participants to reconsider adhering to the SDD B2B scheme in the case that they offer services to businesses.	EPC	An EPC letter (Letter EPC158-15) to promote the SDD B2B scheme has been sent to those SDD Core scheme participants that do not offer yet SDD B2B scheme services to their business customers. Close to 90% of SDD Core scheme participants also offer SDD B2B services.	
ERP/2014/rec18		PSPs,	Based on inquiries made by BEUC and AGE Platform national consumer associations have not reported consumer	

	It is recommended that further familiarisation take place on the presented SDD collection remittance information.	consumers and creditors	complaints with regard to the way SDD remittance information is presented to consumers. Similarly, the EACT did not identify major issues in this domain among creditors.	Blue
ERP/2014/rec19	It is recommended to continue monitoring if there is still a lack of clarity in the remittance information transmitted to consumers and if other actions are needed to achieve greater familiarity among all debtor groups, including those with low financial literacy.	ERP consumer representatives	<i>See status reported under ERP/2014/rec18. BEUC and AGE Platform will detect and communicate if any related issues emerge in the future.</i>	
ERP/2014/rec20	It is recommended to prepare a clarification paper in the first half of 2015 listing the consequences of all possible mandate amendment scenarios initiated by a debtor or by a (collecting or ultimate) creditor for the validity of the signed SDD mandate and make	EPC and the EPC's Scheme End-User Forum	Initially, the EPC reported to be not in a position to provide a clarification paper for the ERP recommendation 2014/20. The EPC and the ECB further discussed about this item. The EPC thereafter published on 8 April 2016 a clarification paper (EPC-161-15) (http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/epc-clarification-paper-on-the-change-of-creditor-or-creditor-reference-party/epc261-15-epc-clarification-paper-change-of-creditor-or-creditor-reference-party/). The EPC agreed to consolidate various stand-alone EPC clarification papers on SDD, including the document EPC 261-15, into a separate SDD Clarification Paper (EPC 132-17). The document EPC 132-17 was published on 20	Blue

	recommendations if needed.		November 2017 and will be subject to an annual review in the second half of 2018.	
ERPB recommendations on pan-European electronic mandates made in December 2014				
ERPB/2014/rec21	It is recommended to publish a country specific inventory of identified national and pan-European legally binding signature methods applicable for e-mandate solutions, which might be accepted as proof (by the debtor PSP) in case of an after-eight-week refund claim regarding an unauthorised direct debit transaction as well as details by debtor PSP country of the applicable law when assessing the validity of the signature and mandate in case of a non-domestic e-mandate solution.	EPC	<p>Initially, the EPC reported not to be in a position to provide a clarification paper for the ERPB recommendation 2014/21. The EPC and the ECB further discussed about this item.</p> <p>The EPC finally published the document EPC 106-16 with recommendations on the validity of electronic mandates in a cross-border context on 27 May 2016.</p> <p>The EPC agreed to consolidate various stand-alone EPC clarification papers on SDD, including the document EPC 106-16, into a separate SDD Clarification Paper (EPC 132-17). The document EPC 132-17 was published on 20 November 2017 and will be subject to an annual review in the second half of 2018.</p>	Blue
ERPB/2014/rec22	It is recommended that the handling of electronic mandates be opened up to foreign	Creditors via their representatives in the ERPB	The EACT has sent letters to their constituency highlighting this recommendation to creditors.	No concrete follow-up / Further action

	IBANs. This can be done either by updating the used solution or providing an alternative way of giving the mandate, with clear usage guidance from the creditors to the debtors on how such solutions can be used for cross-border SDDs.			needed
ERP/2014/rec23	It is recommended that debtor PSPs make use of the inventory (see Rec. 21) of different legally valid electronic signature methods for assessing the debtor authentication and authorisation of the electronic mandate in the case of an after-eight-week refund claim, within the constraints of applicable law.	PSPs via their representatives in the ERP	<i>The implementation of this recommendation is dependent on the implementation status of ERP/2014/rec21</i>	No concrete follow-up / Further action needed
ERP/2014/rec24	It is recommended to develop and make publicly available (alongside the SDD rulebooks) a	EPC	On 4 May 2015, the EPC published the document EPC033-15 'Clarification Paper on the Use of Electronic Mandate Solutions' on the EPC Website (please consult link Item for ERP/2014/rec24)	Blue

	clarification paper explaining to the creditor the possible risks (liabilities) of not being able to prove to the debtor PSP that a legally binding electronic signature method was used.		The EPC agreed to consolidate various stand-alone EPC clarification papers on SDD, including the document EPC 033-15, into a separate SDD Clarification Paper (EPC 132-17). The document EPC 132-17 was published on 20 November 2017 and will be subject to an annual review in the second half of 2018.	
ERP/2014/rec26	It is recommended that electronic mandate service providers using technically similar models be open to interoperability and if feasible make use of the technical description provided in Annex VII of the SEPA direct debit scheme rulebooks.	Electronic mandate solution providers	Having analysed possible actions related to this recommendation and considering the variety of solutions and providers the ERP Secretariat proposes to treat this recommendation as a general stance not requiring concrete follow-up action by ERP stakeholders.	No concrete follow-up / Further action needed
ERP/2014/rec27	Creditors (and if relevant PSPs) should carefully consider whether the e-mandate solution they choose to employ enables the Debtors to make and manage the changes and cancellations of the recurrent mandates or not.	Creditors via their representatives in the ERP	The EACT has highlighted to their constituency the importance of having appropriate e-mandate management processes in place.	No concrete follow-up / Further action needed

ERPB recommendations and invitations on person-to-person (P2P) mobile payments made in June 2015				
ERPB/2015/sta1	The ERPB invited the EPC to facilitate cooperation among existing P2P mobile payment solution providers	EPC	<p>The EPC organised a workshop on 21 January 2016 to follow up on this recommendation during which it was agreed to create a Steering Group to address the ERPB recommendations on P2P mobile payments. This Steering Committee met on 14 March and on 24 May 2016 and delivered a first progress report to the ERPB presenting the work conducted to date, focusing on the definition of the steering group governance and objectives. The Steering Committee approved its Terms of Reference at its 29 June meeting.</p>	Blue
<u>ERPB/2015/rec1</u>	<p>Consensus and cooperation between the existing local solutions should be developed by organising a forum for existing EU P2P mobile payment solutions to work on pan-European interoperability. In particular, the forum should come together to develop a set of rules and standards (framework) related to joining and using pan-European mobile payment services. In addition, a governance structure (responsible for, inter alia, defining, publishing and</p>	EPC and existing providers of P2P mobile payment solutions	<p>The Mobile Proxy Forum (MPF) has published the rules for operating, joining, and participating to the SEPA Proxy Lookup (SPL).</p> <p>The MPF came to an agreement on the future governance of the SPL service, which should be set up as part of the EPC.</p> <p>Following the signing of the transfer of copyright agreement in relation to the SPL rules and the SPL API specification by the EPC and MPF in July 2018, the MPF was disbanded, and the EPC started with preparing the implementation of the SPL scheme. The EPC has assumed its role of SPL scheme manager by establishing a scheme participant group (made up of all registered, committed or “interested” eligible scheme participants) reporting to the EPC Board, as a replacement for the MPF (this group had its inaugural meeting on 27 September 2018).</p> <p>The first release of the SPL scheme Rulebook (including API specifications) was published by the EPC in December 2018. The second release of the Rulebook was published in March 2020 with an effective date of 1 June 2020. No</p>	<p>No immediate follow-up required at the ERPB level. The recommendation has been followed-up by implementing the SPL scheme and service while it is so far not used.</p>

	maintaining the framework) needs to be set up.		decision has been made yet on whether/when to initiate a new change management cycle.	
ERP/2015/rec2	To put in place a standardised proxy lookup (SPL) service which allows P2P mobile payment data (i.e., proxy and IBAN) to be exchanged among P2P mobile payment solutions on a pan-European level. The SPL service is outlined in the working group report.	Existing providers of P2P mobile payment solutions	The EPC published the first release of the SPL scheme Rulebook (December 2018) and the selected provider launched the service (February 2019). (See report from the SPL scheme manager under agenda item 4).	Blue
ERP/2015/rec3	A full commercial review of the alternative methods of appointing one or several suppliers of the SPL service should be conducted. (Such review and the related discussions shall not enter the competitive domain of P2P payment solutions and in particular will not touch upon price levels or other features affecting end users.)	Existing providers of P2P mobile payment solutions	The Mobile Proxy Forum has selected its preferred SPL provider following an RFP procedure.	

ERP/2015/rec4	The impact of current and near-future data protection regulations on the proposals could have a significant impact on how the proposed SPL service operates. A full legal review should be undertaken.	Existing providers of P2P mobile payment solutions	<p>This task has been completed. The legal review is a matter of scheme participant and service provider(s) compliance.</p> <p>This is/will be reflected in the signed service agreement, the Rulebook and most probably in a future risk management annex. The matter will continue to be monitored as (and when) the scheme develops, grows, and expands.</p>	Blue
ERP/2017/sta1	The ERPB invited the Steering Committee to present a final proposal for the development of this service, including the final timeline, the technology approach to be followed and the future governance set-up for the management of the service.	Steering Committee of the Mobile Proxy Forum	The Mobile Proxy Forum has delivered a report presenting the outcome of the RFP, the technology approach to be followed and the future governance set-up for the management of the SPL service. The preferred SPL service provider is expected to deliver the SPL platform in October 2018, on which the on-boarded participants (minimum two) will be implemented, Testing is anticipated to take place as from November 2018 and the market 'go-live' date is foreseen for early January 2019. (See report from the MPF under agenda item 5).	
ERPB recommendations and invitations on technical standards for payment cards made in June 2015				
ERP/2015/sta2	The ERPB invited the ECSG to implement the relevant procedures and start to monitor the conformance of implementation specifications for payment card products and services to the SCS	European Cards Stakeholders Group (ECSG)	The ECSG started monitoring the conformance of implementation specifications to the latest release of the Volume via a labelling process, managed by the ECSG body known as the Volume Conformance Management Committee (VCMC).	Blue

	Volume in the second half of 2015			Blue
ERP/2015/sta3	The ERPB invited the ECSG to perform a study at the European level to evaluate any interest and benefit of the migration to a single message standard and standardised clearing/settlement practices in the issuer-to-acquirer domain	European Cards Stakeholders Group (ECSG)	The ECSG has completed the study and submitted it to the ERPB for discussion in their June 2016 meeting.	
ERP/2016/sta3	The ERPB invited the CSG to further refine the proposed framework in the report submitted to June 2016 ERPB, taking into consideration alternative migration strategies (clearing only, specific geographical domains, groups of schemes, etc.). When carrying out this work, the ECSG is expected to liaise with the relevant ISO committees so that SEPA requirements are taken into account. The ECSG is to report back to the ERPB by mid-	European Cards Stakeholders Group (ECSG)	The ECSG has prepared a final report and submitted it the ERPB for its June 2017 meeting.	

	2017, with an interim report at the November 2016 ERPB meeting.			Blue
ERPB/2015/sta4	The ERPB invited the ECSG to report back to the ERPB every 12 months with an update on the stock-taking exercise concerning the progress of the implementation of harmonised standards related to payment cards in Europe.	European Cards Stakeholders Group (ECSG)	The ECSG submitted the annual report to the November 2017 ERPB meeting.	
ERPB/2015/rec5	The ERPB recommends that, for newly installed payment card terminals, the choice of protocol specification should be market driven and conform to the SEPA Cards Standardisation Volume (SCS Volume). Acquirers and processors should recognise and work with at least one protocol that conforms to the SCS Volume.	Acquirers Processors of payment cards	<p>The SCS Volume requirements for card-present transactions were expected to be met for new cards and terminals being introduced in the market as from 2017. By now, three organisations have declared the conformance of altogether seven sets of specifications with the Volume requirements. More are likely to follow.</p> <p>No follow up work for the EPRB is envisaged for this recommendation and thus it will be removed, as of November 2019, from ongoing ERPB monitoring.</p>	No concrete follow-up / Further action needed
ERPB/2015/rec6	The ERPB recommends that, for newly installed payment card terminals, the choice of terminal	Acquirers Processors of payment	The SCS Volume requirements for card-present transactions were expected to be met for new cards and terminals being introduced in the market as from 2017. By	No concrete follow-up

	payment application should be market driven and conform to the SCS Volume. Acquirers and processors should recognise and work with at least one terminal payment application that conforms to the SCS Volume.	payment cards	<p>now, three organisations have declared the conformance of altogether seven sets of specifications with the Volume requirements. More are likely to follow.</p> <p>No follow up work for the EPRB is envisaged for this recommendation and thus it will be removed, as of November 2019, from ongoing ERPB monitoring.</p>	/ Further action needed
ERPB/2015/rec7	The ERPB recommends that the identified terminal security certification methodologies, processes and frameworks implement the relevant list of requirements described in the SCS Volume. Schemes shall strictly follow the process described in the SCS Volume for this domain.	Terminal security implementation specification providers and their certification bodies; card schemes	<p>The SCS Volume requirements for card-present transactions were expected to be met for new cards and terminals being introduced in the market as from 2017. By now, three organisations have declared the conformance of altogether seven sets of specifications with the Volume requirements. More are likely to follow.</p> <p>No follow up work for the EPRB is envisaged for this recommendation and thus it will be removed, as of November 2019, from ongoing ERPB monitoring.</p>	No concrete follow-up / Further action needed
ERPB recommendations related to mobile and card-based contactless payments made in November 2015				
ERPB/2015/rec8	The ERPB recommends to: i. Speed up the creation of a single common POI kernel specification for contactless transactions and make the specifications publicly	EMVCo	<p>i. EMVCo published specifications on 5 October 2022.</p> <p>ii. EMVCo specifications limit the number of implementation options.</p> <p>iii. EMVCo specifications do not define the “form factor” data but provide the capability to transfer such type of information provided by the card.</p>	Blue

	<p>available as soon as possible. (December 2016)</p> <p>ii. Limit the number of terminal configuration options in the EMV specifications, in order to allow consistency among implementations and provide consumers with a streamlined payment experience across different terminals. (December 2016)</p> <p>iii. Include a parameter in the EMV specifications that would allow the identification of the form factor of the consumer device used for the initiation of the contactless transaction. (December 2016)</p>			Blue
ERP/2015/rec10	<p>The ERPB recommends to:</p> <p>i. Develop common requirements for contactless transactions for inclusion in the Cards Standardisation Volume</p>	European Card Stakeholders Group (ECSG)	<p>i. The common requirements for contactless transactions have been included in the SCS Volume Version 8.0 which has been published on 1 March 2017.</p> <p>ii. The feasibility study was submitted to the November 2017 ERPB meeting confirming the earlier view of the ECSG that the best possible long-term solution is to use specifications under development by EMVCO ("EMV 2nd Gen").</p>	

	<p>Version 8. (December 2016)</p> <p>ii. Conduct a feasibility study on the development of open specifications for a card and mobile contactless payment application, as well as on their implementation, maintenance, and testing. For mobile applications, the open specifications should also address the different possible configurations for the management, provision, and personalisation of the card data: secure element (SE, including universal integrated circuit card (UICC), embedded SE and microSD) and host card emulation (HCE). The future specifications should build on the work of EMVCo and GlobalPlatform. (December 2016)</p> <p>iii. Develop use cases/payment contexts</p>		<p>iii. Use cases/payment contexts for contactless payments (card and mobile-based) have also been included in SCS Volume V8.</p> <p>iv. As explained in Book 1 of the SCS Volume V8, Functional requirements of the Volume may be waived for disabled people, in order to provide them with an equal access to cards services.</p>	
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	<p>for contactless payments (card and mobile-based) for integration in Cards Standardisation Volume Version 8. (December 2016)</p> <p>iv. Develop POI implementation guidelines including common minimum requirements for contactless POIs (both for the payment processing side and for the consumer/POI interface), building on the EMVCo work and addressing the requirements of disabled people. Adequate use of available input should be made. (December 2016)</p>			Blue
ERP/2015/rec11	<p>The ERPB recommends coordinating, in cooperation with the card schemes, an institutional</p>	<p>EPC, consumer and retailer associations</p>	<p>The EPC, BEUC (liaising with AGE Platform Europe) and EuroCommerce finalised in September 2016 a leaflet translated in all EU languages aimed at the general public. The leaflet has been published by a number of ERPB members on their website².</p>	

² See for instance the leaflet as published in English on the EPC website: <http://www.europeanpaymentscouncil.eu/index.cfm/about-epc/epc-news/discover-the-consumer-leaflet-on-contactless-payments-created-by-erpb-members/>

	<p>communication campaign by ERPB members to increase familiarity with contactless payment products (card and mobile-based).</p> <p>The communication campaign should result in the creation and distribution of information material on contactless payment solutions and their use to all ERPB members and affiliates.</p> <p>Moreover, ERPB members and the ECB are requested to make the information material produced available on their websites. (June 2016)</p> <p>This information material should cover the following topics:</p> <ul style="list-style-type: none"> - how to use contactless payments (from both a consumer and a retailer perspective). - highlighting the improved payment 		<p>Dedicated training material for retailer staff has been published by EuroCommerce in April 2017.</p>	
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	<p>experience for consumers.</p> <ul style="list-style-type: none"> - the choice of applications for contactless payments. - explaining the benefits of using contactless payments. - addressing consumer concerns (privacy, safety, security, freedom of choice, etc.). - training material for retail staff. 			Blue
ERP/2015/rec12	<p>The ERPB recommends prioritising the installation and use of POI terminals which are enabled to accept EMV-based contactless transactions. (Ongoing)</p>	<p>Public administration and transport sectors where card payments are suitable</p>	<p>The ability to track the implementation of this recommendation is low due to the extremely high number of stakeholders involved (public administrations and transport companies).</p> <p>Nevertheless, in public transport the implementation of contactless payments in general and EMV-based solutions in particular is progressing in a number of countries. Furthermore, GSMA has a joint alliance with the NFC Forum, CEN TC278 WG3 and stakeholders of the global Public Transport Industry that targets interoperability between the NFC mobile devices' contactless interface and globally relevant public transport readers and media. From June 2017 all certified devices supporting universal integrated circuit card-based NFC are considered to support the interoperability with public transport readers compliant with the ISO/IEC14443 and ISO/IEC18092.</p>	

ERP/2015/rec13	<p>The ERPB recommends to:</p> <p>i. Agree on and pursue the development of specifications for a “smart secure platform” (enabling the provision of value-added services relying on authentication of the user, regardless of the mobile device, communication channel or underlying technology), considering the requirements of mobile payments, and building on the work already done by EMVCo and GlobalPlatform. (December 2017)</p> <p>ii. Develop implementation guidelines (December 2016) (building on work already done by GlobalPlatform) that define:</p> <ul style="list-style-type: none"> - a process that provides service providers with the 	European Telecommunications Standards Institute (ETSI)	<p>i. The specification TS 103 465 gives the requirements for the Smart Secure Platform (SSP). The first version was published in August 2019. It has been updated since then to introduce new SSP features, commands, and interface requirements. The last published version dates from January 2022.</p> <p>The technical realisations consist of a multipart specification TS 103 666. The first two parts are the SSP general characteristics (TS 103 666-1) and the Integrated SSP (103 666-2). They are available on ETSI website. A new version of TS 103 666-1 is foreseen for June 2023. The last published version of TS 103 666-2 was in August 2022. Part three of the series (TS 103 666-3) deals with embedded SSP (eSSP) Type 1 and was published in July 2020. Part of these series (TS 103 666-4) describes the embedded SSP (eSSP) Type 2 and was published in April 2022. In addition, an interface specification for the SSP (TS 103 713) defining SPI interfaces was first published in November 2019; the last revision dates from February 2023. A new specification for the SSP over I3C® interface (TS 103 818) was published in April 2022 Regarding the testing environment of the newly born SSP. In February 2021 the first version of TS 103 813 “SSP Test Specification – SPI Interface” was published on the ETSI website; the latest version dates from February 2022 Multipart specifications on SSP testing were also expected for publication in 2021. The first part of the series - TS 103 999-1 “Smart Secure Platform (SSP); Part 1: Test Specification, general characteristics” was finalised and first published on ETSI website in September 2021. The second part - TS 103 999-2 “SSP Test Specification - SSP, iSSP characteristics” was published in December 2021. ETSI Technical Committee on Secure Element Technologies</p>	
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	<p>credentials for access to secure elements.</p> <p>- a process that allows a service provider to be authenticated, to securely obtain the credentials to access a mobile device's hardware vaults (i.e., the secure element), and to communicate with these vaults.</p>		<p>completed work on a technical and test specifications for SSP Test Tool Interface Specification (TS 103 834) and on a technical report of legacy test tool interfaces (TS 103 835) that were published in December 2022.</p> <p>In this respect, ETSI finalised the work related to the SSP although there might still be some maintenance work needed.</p> <p>ii. ETSI is promoting the SSP as a technical proposal, but it is not in a position to mandate its implementation.</p>	Blue
ERP/2015/rec15	<p>The ERPB recommends to:</p> <p>i. Prepare an overview paper on the functional and security evaluation/certification of NFC-enabled mobile devices (covering all aspects and configurations – SE, HCE, trusted execution environment (TEE), etc.) in cooperation with GlobalPlatform and EMVCo. In particular, issues related to contactless interference issues should be addressed. (June 2016)</p> <p>ii. Encourage European mobile</p>	GSMA	<p>GSMA delivered a document that provides an overview of functional and security related certification processes relevant for NFC enabled Mobile Devices in April 2018. The document focuses on a number of NFC services and identifies the key components within an NFC Mobile Device which are essential for providing the services and are in scope of certification.</p>	

	network operators (MNOs) to promote the sale of NFC-enabled equipment. (Ongoing)			Blue
ERP/2015/rec17	The ERPB recommends working together to ensure a consistent understanding of the phrase “choice of payment application” in the Interchange Fees Regulation and to address the impact that it could have on contactless payments. The impact analysis undertaken by the Cards Stakeholders Group should be taken into account. (June 2016)	European Commission, regulators and the Cards Stakeholders Group	The principles of selection of payment application have been included in the SCS Volume in SCS Volume V8.	
ERPB recommendations related to instant payments at the point-of-interaction made in November 2019 and July 2020				
<u>ERP/2019/recC</u>	The ERPB recommends developing functional and security specifications for interconnectivity of instant payments at POI solutions, including the specification of the minimal data set to be exchanged between	MSG MSCT	The functional and security specifications for interconnectivity as well as the minimum data sets to be exchanged between the consumer and the merchant and their respective instant payments service providers have been specified in the 2 nd edition of the MSCT Implementation Guidance (MSCT IG - EPC269-10v2.0), published in February 2022, following a 3-month public consultation on the EPC website.	Blue

	consumer and merchant while covering different proximity technologies. This work should serve as input to the work under ERPB/2019/recA.			
<u>ERPB/2020/recA</u>	<p>The ERPB recommends:</p> <p>Analysing the interoperability of additional flows and “R”-messages between the respective instant payments service providers in the case of unsuccessful /failed transactions.</p> <p>Further analysing technical interoperability for models involving a PISP or CPSP.</p> <p>Analysing the impact of replies to EBA Q&A questions¹ posted by the MSG MSCT on technical interoperability of instant payments at the POI and related security aspects.</p> <p>Developing use cases for instant payments at the POI where the</p>	MSG MSCT	<p>The MSCT IGv2.0 also address the technical interoperability of MSCTs involving a PISP or CSP. This MSCT IG also contain a few so-called offline use cases that have been further analysed in view of the EBA answers received on Q&A 2020_5247 and 2020_5367 since its publication. The recently developed document on Interoperability of MSCTs based on NFC or BLE (EPC287-22) also specifies offline use cases for both proximity technologies. The latter document has been finalised in June 2023.</p>	Blue

	<p>consumer device has no internet connection at the time of transaction (offline use cases) and analyse their impact on interoperability.</p> <p>These deliverables should serve as inputs for any further work on an Interoperability framework for instant payments at the POI.</p>			Blue
ERP/2019/recB	<p>The ERPB recommends developing security requirements for PSU onboarding processes to be adopted by instant payments service providers and merchants. A framework for this should also be developed (see ERP/2019/recA).</p>	ERP WG on instant at POI, MSG MSCT	<p>A joint task force between the ERPB Working Group on instant payments at POI and the MSG MSCT has developed a document on security requirements for PSU onboarding processes to be adopted by instant payments service providers and merchants that has been integrated as chapter 10 in the ERPB Working Group document on an Interoperability framework for instant payments at the POI. The document is also integrated as a separate chapter into the MSCT Interoperability Guidance (MSCT IG – EPC269-19)</p>	
<u>ERP/2019/recE</u>	<p>The ERPB recommends: (i) analysing the appropriateness of defining new services for SCT Inst, including pre-authorisation, recurring payments, refund, etc.; (ii) updating</p>	EPC	<p>In December 2019, the EPC received three change requests (CRs) from EuroCommerce. These change requests have been submitted to a public consultation as part of the SEPA payment schemes' 2020 change management cycle. The outcome of the public consultation can be summarised as follows:</p> <ul style="list-style-type: none"> - most scheme participants supported the EPC recommendation that these CRs cannot be part of the 	<p>No further action needed at the level of the ERPB.</p>

	<p>the SCT Inst rulebook to cover for these services as needed.</p>		<p>scheme and that the future SEPA Request-to-Pay (SRTP) scheme of the EPC can support these use cases.</p> <ul style="list-style-type: none"> - however, some other contributors favoured these CRs; they consider that such features should be part of the SCT Inst scheme rulebook and not just be limited to the SRTP scheme; they pointed out that otherwise service providers wishing to support such use cases would have to adhere to the SRTP scheme which would drive up costs and operational complexity. <p>Based on the outcome of the public consultation and the input provided by the relevant internal EPC working group and the two SEPA Payment Scheme Stakeholder Fora, the EPC Scheme Management Board meeting decided not to include these three CRs in the 2021 SCT Inst scheme rulebook.</p> <p>In parallel, the EPC and EuroCommerce had two bilateral discussions dedicated to their three CRs.</p> <p>The outcome of those discussions was that the use cases under the “Initial payment with unknown final amount” and “instalment payment” items might best be covered by the second version of the SRTP scheme planned to be published in November 2021, as suggested by the EPC.</p> <p>As for the “refund” item, the EPC provided EuroCommerce with more information on the possibility already existing in the SCT Inst scheme to label an SCT Inst instruction as a ‘Repayment’ and agreed to investigate whether the pain.001 message supports the inclusion of the original SCT Inst instruction reference (as a consequence, also the inter-PSP pacs.008 message) as requested by EuroCommerce. The EPC’s investigation led to the conclusion that currently only the Remittance Information field in the pain.001 message</p>	
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			<p>would be suitable for the transport of such “Original Debtor/Originator Reference”.</p> <p>Following this analysis, the EPC itself did not develop a concrete rulebook change request for the 2022 SEPA payment scheme rulebook change management cycle. Instead, the EPC took up clarifications about the use of the remittance information for such refunds in the next version of the clarification paper on SCT and SCT Inst rulebooks (EPC 131-17) which was published on 6 July 2021.</p>	
ERP/2019/recG	<p>The ERPB recommends identifying the requirements for the development of dedicated specifications to cover the integration and maintenance of multiple payment solutions in the merchant environment.</p>	EuroCommerce	<p>EuroCommerce has identified a set of requirements for the development of dedicated POI specifications in its update for the July 2020 ERPB meeting. A small team consisting of the Co-Chairs of the ERPB Working Group, the Chair and Vice-Chair of the ECSG and the Co-Chairs of the MSG MSCT with the support of the ERPB Working Group Secretariat has further developed a list of recommendations on how the different topics could be addressed, which it has submitted to the November 2020 ERPB meeting.</p>	Blue
<u>ERP/2019/recH</u>	<p>The ERPB recommends investigating the authentication models for strong customer authentication at physical POIs supported by the consumer’s ASPSP when a PISP is involved and the related impact on the consumer’s experience, compliant with legal requirements.</p>	EC, EBA and other relevant stakeholders	<p>The European Banking Authority, in cooperation with the European Commission, developed an Opinion on obstacles under Article 32(3) of the regulatory technical standards on strong customer authentication and secure communication (published on 4 June 2020) which addresses a number of issues raised by market players, including mandatory redirection at the point-of-sale and the authentication procedures that ASPSPs’ interfaces are required to support. In the Opinion, the EBA clarifies that “the method(s) of carrying out the authentication of the PSU (i.e., redirection, decoupled, embedded or a combination thereof) that ASPSPs should support will depend on the authentication procedures made available by the ASPSP to its PSUs and</p>	<p>No further actions at the level of the ERPB.</p>

			<p>should support all these authentication procedures”. The Opinion also states that “If the interfaces provided by ASPSPs do not support all the authentication procedures made available by the ASPSP to its PSUs, this would be a breach of Article 30(2) RTS and an obstacle under Article 32(3) RTS”.</p> <p>The EBA opinion addresses the aspect of compliance with legal requirements entailed in this recommendation. A follow-up opinion on supervisory actions to ensure the removal of obstacles to account access under PSD2 was published in February 2021, which prescribed NCAs to act by April 30, 2021, and, in the event of encountered obstacles to set a deadline to respective ASPSPs to remove the obstacle(s). Some examples of supervisory actions are given, and any obstacle identified should be removed within the shortest possible time and without undue delay. If non-compliant ASPSPs do not remove any identified obstacles by the deadline set by the NCA, more effective supervisory measures should be taken³.</p> <p>Moreover, the European Commission provided further clarity in the context of strong customer authentication requirements at the point of sale via responses to several questions received in the EBA’s Q&A tool. Amongst others, the European Commission provided clarifications as regards the dynamic linking requirement (Q&A 2020_5247), the consumer’s explicit consent to the PISP for processing of personal data (Q&A 2020_5570), and the information to be</p>	
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³ While outside of the scope of this recommendation, it is noted that in 2023, ETPPA has collected and [published](#) a list of remaining obstacles in several member states and called upon the authorities to apply the required enforcements.

			<p>provided by the PISP to the payer prior to the initiation of the transaction (Q&A 2020_5573). The Commission in its proposal for a Payment Services Regulation (PSR), aimed to replace the 2nd Payments Services Directive, included a non-limitative list of prohibited obstacles to open banking, including automatic redirection of the user, at the stage of authentication, to the account servicing payment service provider's web page address; the proposal also introduces detailed requirements for dedicated open banking interfaces, including the ability to initiate a payment with one single strong customer authentication, provided that the PISP has provided certain information to the ASPSP. The proposal also contains numerous other explicit obligations for ASPSPs as regards PISPs.</p> <p>The EBA Q&A answers mentioned above have been considered by the MSG MSCT during the development of the document on <i>Interoperability of MSCTs based on NFC or BLE</i> (EPC287-23) for those MSCT use cases involving a PISP. The MSG MSCT is also preparing in view of these EBA answers the necessary updates to the MSCT use cases involving a PISP which are contained in the MSCT Implementation Guidance (EPC269-19v2.0) in preparation of the next release of the document.</p>	
ERPB recommendations related to the next steps in the development of the QR code standard for instant payments made in November 2021				
ERPB/2021/recA	The ERPB recommends: (i) to extend the current QR code standard specifications to a "generic QR code standard" for MSCTs that covers also all other MSCT payment		<p>The MSG MSCT finished the development of a final draft document on the Standardisation of QR-codes for MSCTs (EPC024-22) in February 2022. Subsequently an 8-week public consultation was launched on the document. The MSG MSCT has processed all comments received through this public consultation and prepared a final version of the document. This final version was published on the EPC website on 17 June 2022.</p>	Blue

	contexts (P2P, B2C, B2B and invoices) and both SCT Inst and SCT, (ii) to launch a public consultation on this “generic QR code standard” for MSCTs and (iii) to prepare and publish a final version of the “generic QR code standard” following this public consultation.		Following the EBA answer on EBA Q&A 2021_6298 received in October 2022, the MSG MSCT applied the necessary changes to the document, also including a further alignment with the document EPC193-22 (see ERPB/2021/rec B) and published an updated version of the document on the EPC website on 10 January 2023.	
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