

14 November 2025
ERP/2025/011-Rev

24TH MEETING OF THE EURO RETAIL PAYMENTS BOARD (ERP)

20 November 2025 from 11:00 to 13:30

Teleconference

AGENDA

1	Introductory remarks by the Chair; adoption of the agenda
2	<p>Debriefing</p> <p>ERP members will be debriefed by the European Commission on the state of play on initiatives related to retail payments.</p>
3	<p>Digital euro project</p> <p>The ECB will provide the ERP with an update on the overall work carried out, the objectives achieved during the digital euro preparation phase, and the planned steps for the new phase.</p> <p>The ERP is invited to take note of the update.</p> <p><i>Presented by: ECB</i></p>
4	<p>Instant retail payments in euro</p> <p>The EPC will provide a status update on the use of the SCT Inst and verification-of-payee (VoP) schemes after the 9 October 2025 Instant Payments Regulation deadline.</p> <p>ERP members will be invited to share experiences from the perspective of the stakeholder associations they represent.</p> <p>On this basis, members will be invited to discuss the need for possible action at the ERP level.</p>

	<p><i>Presented by:</i></p> <p><i>EPC for status update on SCT Inst and VoP scheme</i></p> <p><i>Document:</i></p> <p>EPC status update on SCT Inst and VoP scheme</p>
5	<p>Impact of digitalisation on access to retail payments</p> <p>In the context of the Eurosystem's retail payments strategy, the ESCB conducted a survey to understand the impact of digitalisation on access to retail payments by reaching out to EU national associations representing vulnerable citizens. It aimed at getting associations' perspective on how increasing digitalisation has impacted individuals' ability to make payments, both in shops and online, and what factors make increasing digitalisation a challenge – or an improvement. Recalling that the requirements of the European Accessibility Act entered into force on 28 June 2025, the survey intended to capture a snapshot of the situation prior to its implementation. On this basis, a set of recommendations is proposed to the ERPB.</p> <p>The ERPB is invited to discuss the findings of the survey and the suggested set of recommendations.</p> <p><i>Presented by: Secretariat</i></p> <p><i>Document:</i></p> <p>Report on the impact of digitalisation on access to retail payments</p> <p>Recommendations for fostering accessibility to retail payments</p>
6	<p>Exchange on medium- to long-term vision</p> <p>In its December 2024 meeting, the ERPB discussed the review of its functioning and agreed inter alia to hold once a year a high-level strategic discussion articulating a medium- to long-term vision keeping in mind the ERPB focus. This would be supported by one or more exchanges at expert level. In preparation of this high-level discussion, ERPB stakeholder associations were invited to submit suggestions for topics discussed in the 25 June ERPB meeting at technical level.</p> <p>On this basis, and taking into account further interactions with stakeholder associations having suggested input, the Secretariat compiled a list of topics for consideration.</p> <p>ERPB members are invited to have an exchange of views based on the list of topics and discussion of previous items and agree on possible priorities for the ERPB going forward.</p>

	<p><i>Presented by: Secretariat</i></p> <p><i>Document:</i></p> <p>List of topics for ERPB strategic discussion</p>
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Topics to be dealt with in written procedure:

- Status of past ERPB recommendations
- Update on the EPC payments and non-payment schemes
- Update from the European Payments Standardisation Group on cards standardisation