

3RD MEETING OF THE EUROPEAN FORUM FOR INNOVATION IN PAYMENTS (EFIP)

Wednesday, **9 February 2022** from 10:00 to 13:00

Teleconference

1	Introductory remarks by the co-Chairs; adoption of the agenda
2	<p>Instant payments implementation</p> <p>Four years after the commercial launch of the SCT Inst scheme, the EFIP is invited to look at the status of instant payments implementation in Europe, consider possible obstacles to their wider uptake and discuss next steps to overcome those obstacles, focusing in particular on the deployment of instant payments at the point-of-interaction. This discussion will be based on presentations on (i) the European Commission initiative on instant payments, (ii) the outcome of the stock-take on the SCT Inst adoption as well as (iii) experiences in national markets and from representatives of the retail payments market.</p>
3	<p>PSD2 review</p> <p>The European Commission will update EFIP members on the status of the PSD2 review. EFIP members will be invited to share their initial high-level thoughts focusing on recent innovations impacting payments and remaining obstacles to innovation which could be taken into account in the context of its review.</p>
4	<p>IBAN discrimination</p> <p>The SEPA implementation report adopted by the Commission in November 2017 comprehensively reviewed the application of the Regulation in the Member States and insists on the need for a continued fight against IBAN discrimination. The European Commission will update the EFIP on the latest actions taken in this regard, followed by an exchange among EFIP members on national experiences.</p>

<p>5</p>	<p>E-identity in relation to payments</p> <p>The European Commission will update EFIP members on the status of the European Commission’s proposal for a European digital identity framework.</p> <p>EFIP members will be invited to share thoughts on what would be needed to ensure that the proposal results in a successful uptake in the payments industry specifically.</p> <p>EFIP members may also raise current obstacles (technical, legal) to the use of eID and eSignature for payments.</p>
<p>6</p>	<p>Stock-take on national payments committees and strategies</p> <p>Based on the feedback provided by National Payments Committees’ Chairs, the EFIP Secretariat will present an overview of national payment committees composition, mandate and current priorities as well as national strategies for retail payments.</p>
<p>7</p>	<p>AOB</p>