

Payment schemes and arrangements overseen¹ under the PISA framework

| Payment scheme | Lead overseer | Scope |
|---|---|--------------|
| Bancontact | Nationale Bank van België Banque Nationale de Belgique | National |
| BANCOMAT SpA | Banca d'Italia | National |
| EPC – SCT (SEPA Credit Transfer) | ECB | Pan-European |
| EPC – SCT INST (SEPA Credit Transfer Instant Payment) | ECB | Pan-European |
| EPC – SDD (SEPA Direct Debit) | ECB | Pan-European |
| EPC – SDD B2B (SEPA Direct Debit Business-to-Business) | ECB | Pan-European |
| GIE CARTES BANCAIRES | Banque de France | National |
| Girocard | Deutsche Bundesbank | National |
| MasterCard Europe | ECB / Nationale Bank van België Banque Nationale de Belgique | Pan-European |
| PayPal Europe | ECB / Banque centrale du Luxembourg | Pan-European |
| SIBS MB (Sociedade Interbancária de Serviços S.A. Multibanco) | Banco de Portugal | National |
| VISA Europe | ECB | Pan-European |

| Payment arrangement | Lead overseer | Scope |
|----------------------------|--|--------------|
| Apple Pay | ECB | Pan-European |
| Google Pay | ECB | Pan-European |
| PayPal Europe ² | ECB / Banque centrale du Luxembourg | Pan-European |

¹ In addition to the overseen schemes and arrangements listed here, additional entities are “monitored” under the PISA framework. The Eurosystem regularly determines, in line with the PISA exemption policy, whether monitored entities or other entities qualify to be overseen.

² Classified as providing both a payment scheme and an arrangement.