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European Card Payment Association

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Building a single European market for Card Payments



Adapt to change :

- Innovation & new-entrants
- Legislation
- An increasingly “coop-etitive” environment

... whilst maintaining interoperability and standards

REPRESENTATIVE BODY FOR DOMESTIC CARD SCHEMES



European Economic Area (EEA)

- "domestic card schemes"
- organisations which manage essential functions such as type approval

Building on recognised track records from EU Member States to support SEPA for Cards

10 well established domestic card schemes & 3 card payment industry associations in the EU representing :

- 75% EU total card transactions (in number and in value)
- 1/3 EU Household Expenditure : an annual spend of approximately 2600 billion €
- distinctive set of knowledge & people with unique experience in the card payments industry

(source ECB Blue Book , Eurostat, CB)

some KEY FIGURES for some ECPA MEMBERS



- 2.4 billion transactions p.a.
- 1 044 000 POS terminals / 34 000 ATMs
- transaction value : 154 billion €



- > 1.2 billion transactions p.a.
- 145 000 POS terminals / 2 500 ATMs
- transaction value : 358 billion DKK



- 3.2 billion debit transactions p.a.
- 326 993 POS terminals / 7 980 ATMs
- POS transaction value : 92.5 billion €



- 32 members accounting for 13.4 billion POS transactions p.a.
- transaction value : £ 621.8 billion



- 0,716 billion transactions p.a.
- 536 094 POS terminals / 8 337 ATMs
- transaction value : 43.5 billion €



- 2.2 billion transactions p.a.
- 1 700 000 POS terminals / 52 500 ATMs
- transaction value = 243 billion €



- 1.3 billion transactions p.a.
- 160 000 POS terminals / 9 000 ATMs
- transaction value : 63 billion €



- 1.48 billion transactions p.a.
- 145 000 terminals
- transaction value : 479 billion Norwegian kroner



- 0.85 billion transactions p.a.
- 152 709 POS terminals / 17 880 ATMs
- transaction value : 51.5 billion €



- 1.6 billion transactions p.a.
- 283 000 POS terminals / 12 500 ATMs
- transaction value : 83,4 billion €
- ~80 different transaction types including mobile payments, P2P payments and instant transfers



- > 11.3 billion transactions p.a.
- 1.5 million merchant contracts / 58 263 ATMs
- transaction value : 565 billion €
- represents 40 % French household expenditure



- 375 members accounting for 700 000 POS terminals
- > 40 million cards

Blending proven expertise & experience of domestic card schemes ... to build the future of card payments in Europe

Motivation / Mission	Objectives	Actions
Building SEPA for Cards: <ul style="list-style-type: none">• provide an effective pan-European industry voice to help regulators and other stakeholders make policies that will make a difference• bring together industry expertise and experience to jointly evaluate and address initiatives and capture synergies to support SEPA for Cards• promote interoperability and open standards	Meet the needs and expectations of European cardholders & businesses	<ul style="list-style-type: none">• Promote a regulatory framework that ensures fair competition and innovation
	Capture synergies in building SEPA for cards	<ul style="list-style-type: none">• Translate successful and specific country experiences to a European level
	Contribute to efforts on interoperability & common standards	<ul style="list-style-type: none">• Support common/shared participation in European and International initiatives• Cultivate interoperability among card schemes within the framework of regulatory and market trends
	Bring a common and shared perspective to the SEPA debate	<ul style="list-style-type: none">• Facilitate discussions between individual schemes• Build a platform to analyse and implement possible future common initiatives (associative or non-associative)



- Promote a regulatory framework that ensures fair competition and innovation

Dialogue with European Commission, European Central Bank, European Banking Authority, ...

European Banking Authority : ECPA position papers and participation in hearings on

- Interchange Fee Regulation : Separation of Card Scheme & Processing
- Payments Services Directive (PSD2) : Strong Customer Authentication and Secure Communications

ECB / Euro Retail Payment Board

- Participation in Working Group to provide recommendations on Contactless Card & Mobile Proximity Payments

European Commission

- Monitoring key initiatives : Digital Agenda & Retail Financial Services, Data Protection & Privacy, Instant Payments, AML, Virtual Currencies, ...

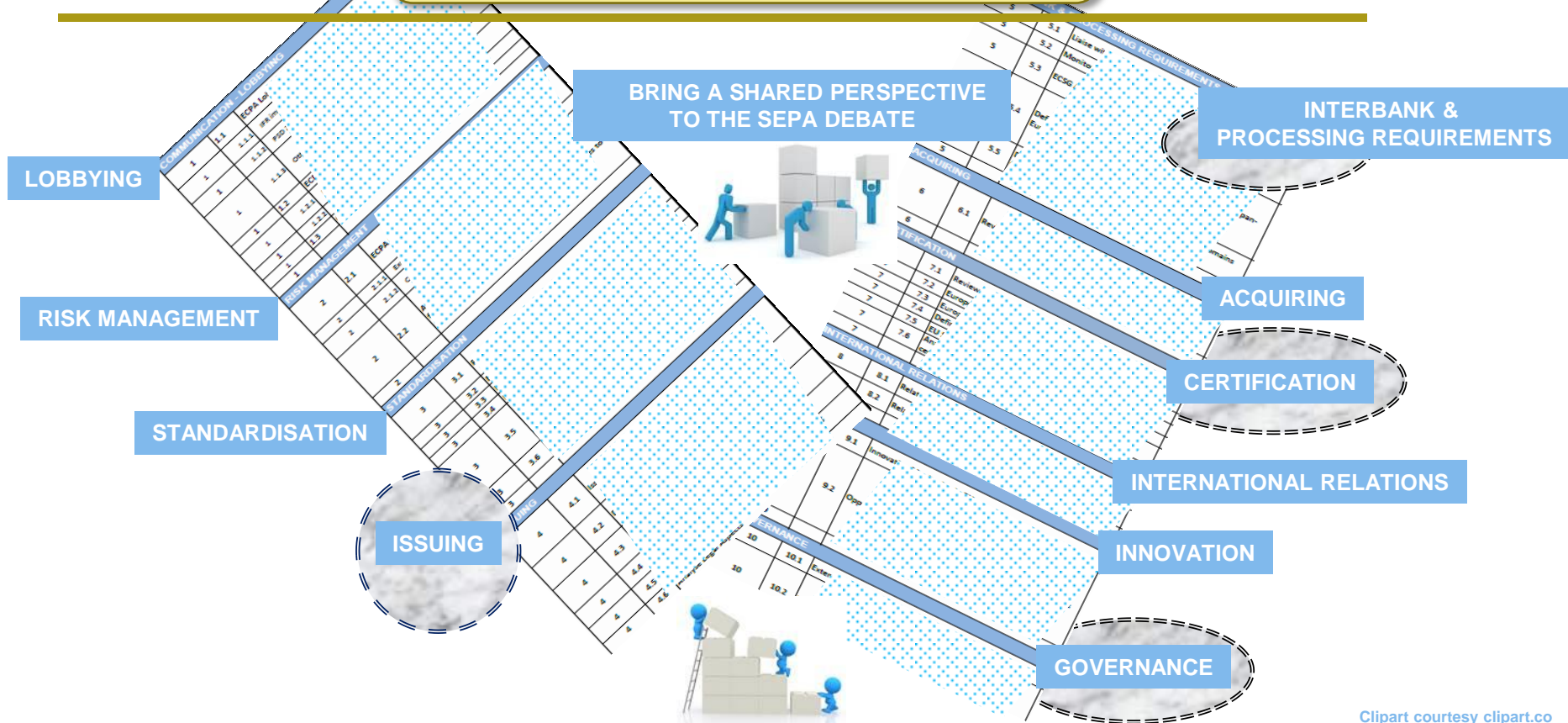
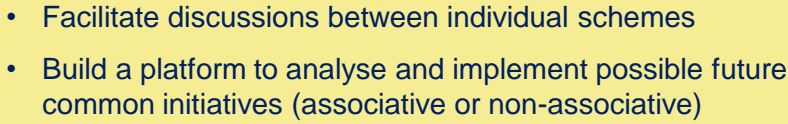


Contribute to efforts on
interoperability &
common standards

March 2016 : ECPA becomes the Strategic European Regional Member of PCI SSC

- Meetings with PCI SSC Executive Committee
(Visa Inc., MasterCard, JCB International, Discover, American Express)
- Seat on PCISSC Advisory Board
- Seat on Standards Committee & Participation in Working Groups
 - Card production
 - PIN transaction security
 - Point-to-Point Encryption
 - Tokenisation
 - ...







The leading card payment scheme in France

Founded in 1984 to provide a universal and interoperable card payment and ATM cash withdrawal scheme, the Bancopay CB is a non-profit organization governing body of payment scheme.

As of January 2016, CB has 121 members, comprising both worldwide banks and payment institutions.

In Europe, CB interests are represented by the European Card Payment Association

ECPA was founded in June 2014 as a non-profit Association to represent the interests of its Members on subjects which impact the use and / or users of payment cards or similar payment instruments, including measures intended to promote the creation of a single European market for card payments (SEPA for Cards).

- ECPA currently represents 10 well established domestic card industry associations in the EU covering:
 - 44 billion card transactions annually (POS-Internet-ATM) i.e. 75% EU total card transactions (in number and in value)
 - an annual spend of approximately 2600 billion euros i.e. 30% EU Household Expenditure
 - a distinctive set of knowledge & people with unique experience in the card payments industry.

CB is responsible for the system's overall architecture, inter-member rules & procedures and risk management.

CB is one of the largest card payment schemes in the European Union based on 64.5 million cards, more than 50000 ATMs and 1.5 million CB merchants which in 2015 generated a significant volume of 11.3 billion card transactions with a total value of 565 billion euros.

CB also defines technical and security standards, and ensures that manufacturers and vendors whose products and services are used in the CB system comply with these standards.

Furthermore, CB operates a state of the art information system to provide its members with high performance tools and countermeasures in the fight against fraud.



European Card Payment Association

In short, the role of ECPA is

- contribute to European legislation,
- promote a Single European Market for Card Payments, and
- support Security and Open Standardisation initiatives.



STRENGTH IN NUMBERS

currently **13** ... soon to be **14**



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