



European Payment Institutions Federation aisbl

# European Payment Institutions Federation



# What is EPIF?

- ✓ Open to PIs licensed under the PSD, their parent or otherwise affiliated companies, trade associations representing PI, entities seeking authorization under the **upcoming PSD2**, or entities predominantly engaged in payment services such as electronic money institutions.
- ✓ EPIF's diverse membership includes a broad range of PSD business models:
  - ✓ 3 party Card Network Schemes Acquirers, Card Issuers
  - ✓ Money Transfer Operators FX Payment Providers
  - ✓ Mobile and Online Payments Providers Payment Processing Service E-wallets
  - ✓ Other providers as permitted under the PSD

# Current EPIF members include:



3 party scheme



3 party scheme



Spanish PI association



Internet Payment Services Provider



*moving money for better*

Money transfer



Internet Payment Services Provider



Acquirer/issuer/processor



UK PI association



French PI association



Polish PI association



Acquirer



Acquirer



German PI association

# Current EPIF members (Corporate members):



Internet Payment Services Provider



Acquirer/Processor/e-payments



Acquirer/issuer/processor



Global card processing & e-payments/Acquirer



Money transfer



Acquirer



Acquirer/processor



Internet Payment Services Provider



Card issuer



Money transfer



Foreign exchange / Money transfer



Acquirer/Issuer



Foreign exchange



Acquirer



Card issuer

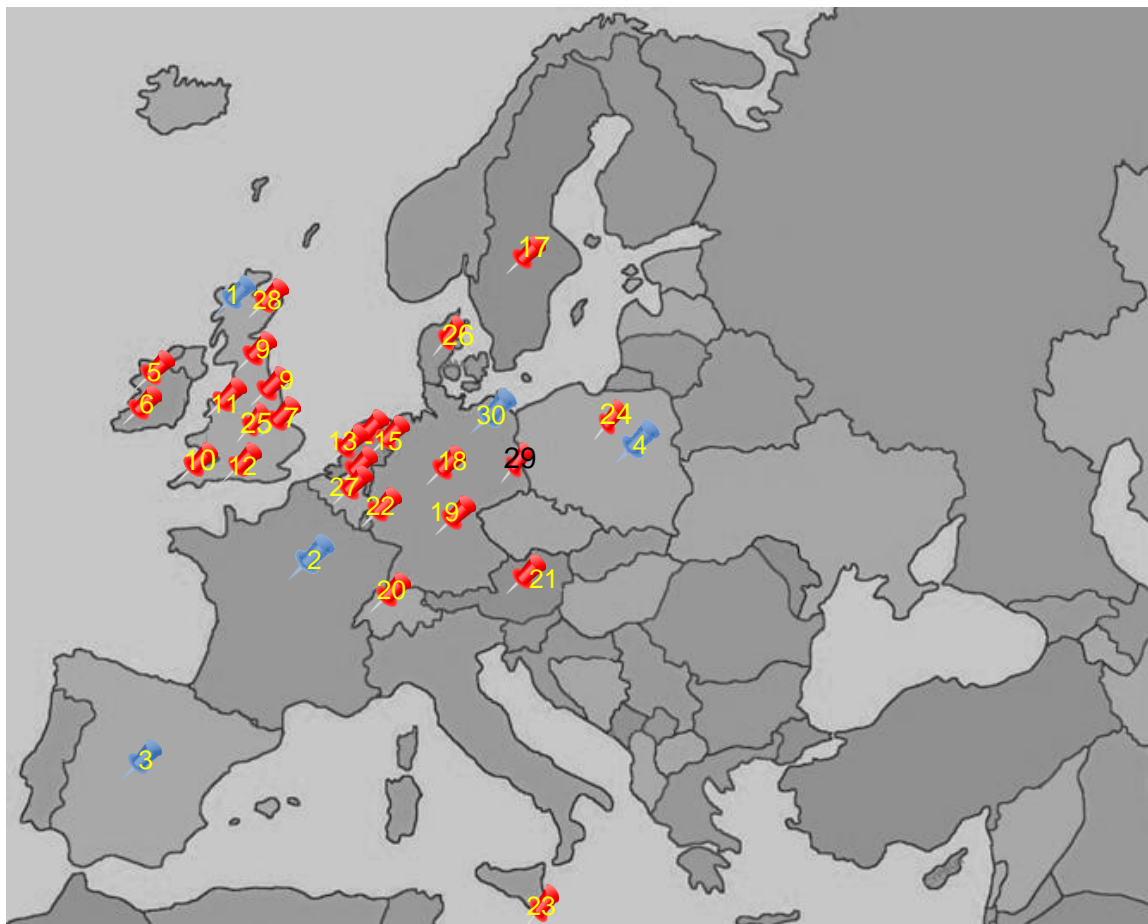


Real Time Payments/ ATM switching platforms



Internet Payment Services Provider

# EPIF geographic representation



- 1 – AUKPI
- 2 – AFEPAME
- 3 – ANAED
- 4 – PONIP
- 30 – BVZI



- 5 – Western Union
- 6 – Elavon
- 7 – MoneyGram
- 8 – Diners Club
- 9 – American Express
- 10 – WorldPay
- 11 – UAE Exchange
- 12 – First Data
- 13 – ICS Cards
- 14 – Payvision
- 15 – Verotel
- 16 – Small World FS
- 17 – Trustly
- 18 – Ingenico Payment Services
- 19 – ConCardis
- 20 – Six Payment Services
- 21 – Payment Services Austria
- 22 – PayPal
- 23 – Credorax
- 24 – PayU
- 25 – Checkout.com
- 26 – Saxo Payments
- 27 – Alpha Card
- 28 – VocaLink
- 29 – SOFORT AG

# EPIF's Mission Statement

- ✓ Focus on the customer, by promoting security, access, competition and innovation in the European payment sector.
- ✓ Communicate **and educate on** the role of the payment institutions industry in the economy
- ✓ Develop and shape the business conditions **and best practice of** the payment institutions sector.
- ✓ Ensure that its members have fair and proportionate access to the relevant EU regulatory discussions and **EU industry wide standard setting fora**.
- ✓ Act as a neutral platform to ensure that its members are systematically informed of EU deliberations and decision-making relevant to their business.
- ✓ Provide a unifying and impartial mechanism for its members to discuss and comment on regulatory proposals and to provide input to EU institutions.
- ✓ Where appropriate, advance the overall regulatory and political objectives of the payment institutions sector.

# EPIF Aims and Objectives

- ✓ **Communicate** and educate on the role of the payment institution sector in the economy.
- ✓ Act as a **powerful network** for Members to exchange views, form common positions and exchange best practice.
- ✓ Share daily **information** on regulatory and EU policy developments impacting the sector.
- ✓ Participate in EU industry wide fora on payment standard setting and regulation and actively representing EPIF members in these discussions.
- ✓ Ensure PIs have **fair and appropriate access** in the EU.
- ✓ **Comment** jointly on pending EU legislation and policy.

# EPIF achievements

- ✓ Growth in EPIF membership
  - *EPIF represents roughly 250 payment institutions in Europe*
- ✓ Invitation and active participation in relevant EU Stakeholder Groups (European Retail Payments Board Seat, EPC Board Seat)
- ✓ Invited to speak in high profile conferences on payments
  - *International Payments Regulation (March 2015, London)*
  - *Global Forum on Remittances and Development (June 2015, Milan)*
  - *Payments Innovation Summit (December 2015, Berlin)*
  - *E-Payments Working Committee (December 2016, Brussels)*
  - *European Payments Summit (March 2016, Brussels)*
- ✓ Organised a number of workshops:
  - *Dinner with Member States' representatives*
  - *Hosted a dinner for executives from member companies*
  - *Hosted the FATF Private Sector Consultative Forum in March 2015*
  - *Hosted a discussion panel on blockchain technology*
- ✓ Respond to important EU policy discussions
  - *Contribution to various EC [Green Paper on Retail Financial Services, IPR enforcement, cumulative impact of regulation], EBA and FATF consultations on payments and anti-money laundering.*



# Effective Resourcing and Capability

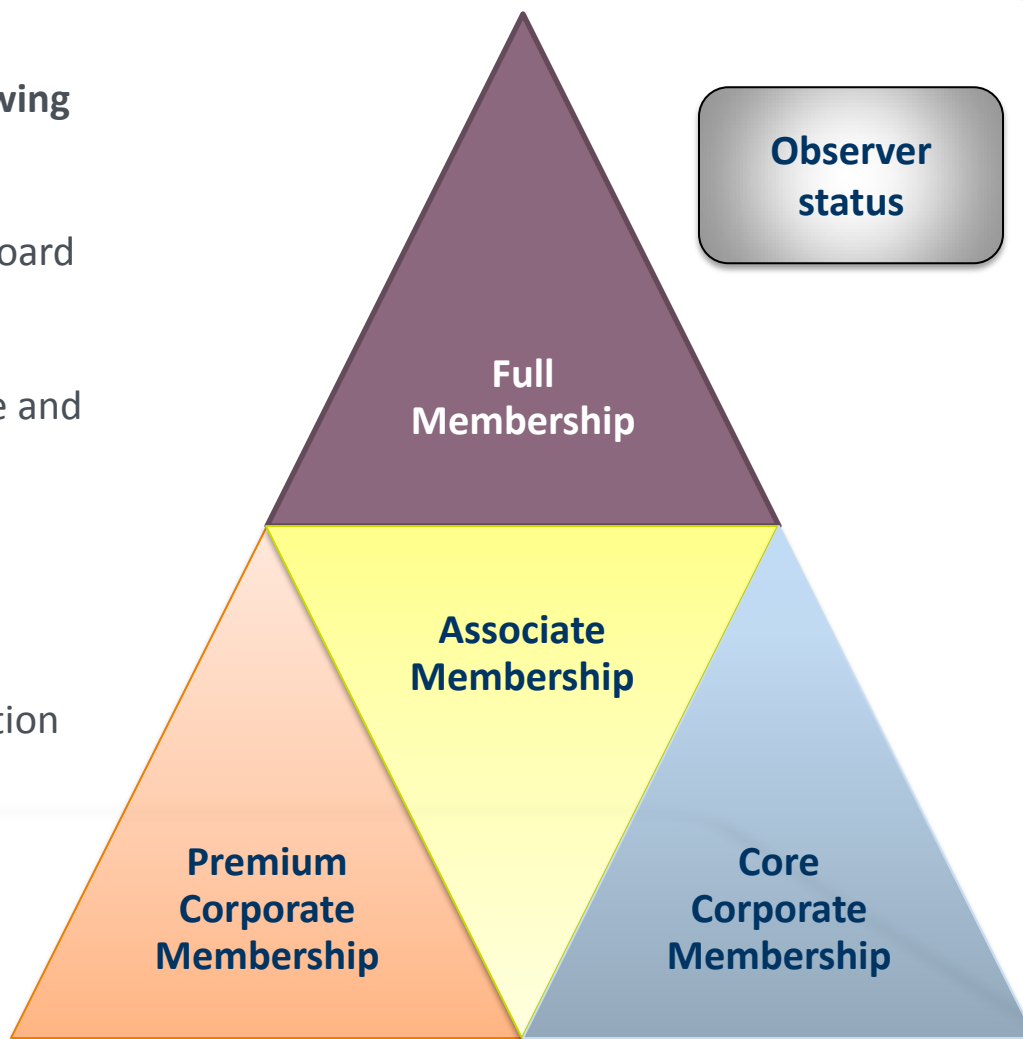
## EPIF is based on:

- **Clear governance structure**
- Broad & representative **membership**, across different business models
- **Clear identity**, peer recognition & visibility
- **Located** in Brussels
- Active **working committee** and sub-committees for its members
- **Outsourced Secretariat**, accountable to the EPIF Board, ensures interests of all members and business models are taken into account
- Secretariat provides pre-agreed **commercial services** to members

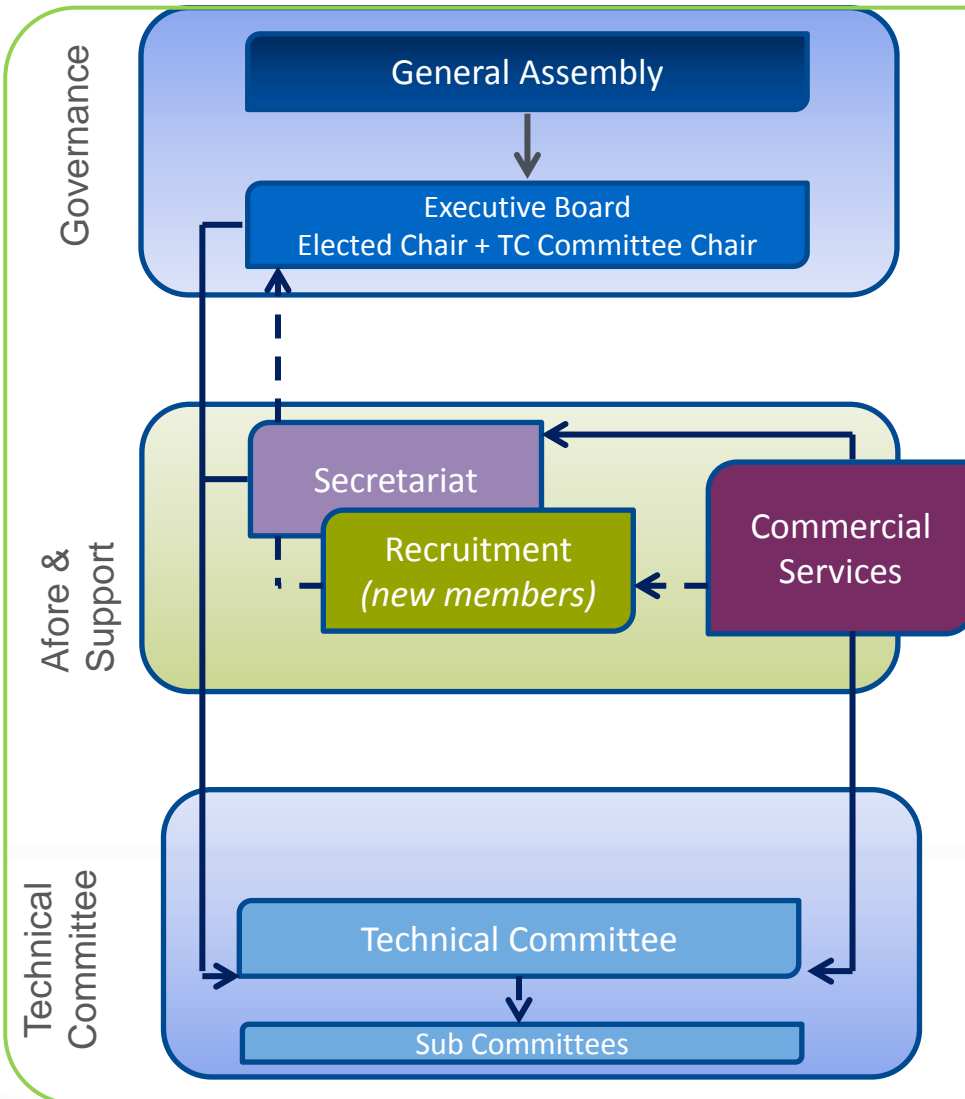
# EPIF membership structure

All members are entitled to the following services:

- Representation on the Executive Board and General Assembly
- Representation on EPIF Committee and Sub-Committees
- Contribution to EPIF positions and communication
- Receive EPC and ERPB documentation
- Receive daily regulatory updates, briefings and educational material



# Governance Structure



- External Representatives (ERPB and EPC)
- Executive Board
- Active Working Committee
- Outsourced Secretariat
- Independent Commercial Support

# Member's benefit

- **Representation** on the Executive Board, Technical Committee and General Assembly
- Receive **daily updates** on regulatory and policy developments from Brussels
- Receive all **relevant documentation** from the EPC and the ERPB
- Suggest **subjects for discussion** by EPIF
- **Get visibility** on the EPIF website
- As appropriate, **contribute** to position papers and official documents
- **Act as rapporteur** on a particular regulatory file
- Discounted registration at **EPIF organised events**
- **Full and Premium Core Members enjoy additional benefits**, especially
  - Represent EPIF externally, as appropriate

# For more information – Please contact

EPIF Secretariat c/o Afore Consulting  
Rue de la Science 14 B  
1040 Brussels  
Belgium

[Nickolas.Reinhardt@aforeconsulting.eu](mailto:Nickolas.Reinhardt@aforeconsulting.eu)

Tel: 0032 475 330039

[Elizabeth.Duff@aforeconsulting.eu](mailto:Elizabeth.Duff@aforeconsulting.eu)

Tel: 0032 258 813 03



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