



European Payment Institutions Federation aisbl

European Payment Institutions Federation



What is EPIF?

- ✓ Open to PI's licensed under the PSD, their parent or otherwise affiliated companies, trade associations representing PI, entities seeking authorization under the PSD, 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
 - ✓ Other providers as permitted under the PSD E-wallets

Current EPIF members include:



3 party scheme



3 party scheme



Spanish PI association



Internet Payment Services Provider



moving money for better

Money transfer



Money transfer



UK PI association



Polish PI association

Internet Payment Services Provider



Acquirer



Acquirer/issuer/processor



French PI association

Current EPIF members (Corporate members):



Internet Payment Services
Provider



Money transfer



Acquirer



Foreign exchange



Acquirer/Processor/ e-payments



Acquirer



Foreign exchange / Money
transfer



Acquirer



Acquirer/issuer/processor



Acquirer/processor



Internet Payment Services
Provider



Card issuer and acquirer



Global card processing &
e-payments/Acquirer

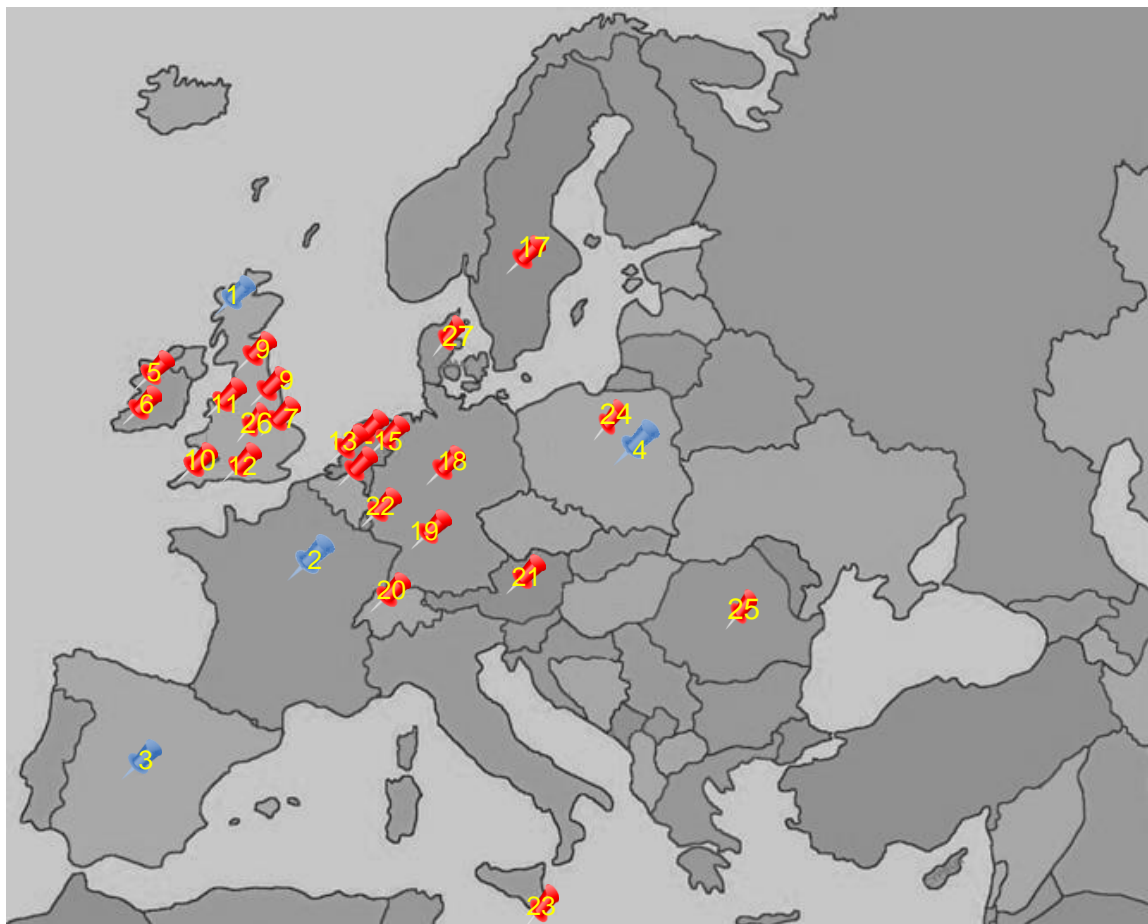


Card issuer



Processor

EPIF geographic representation



- 1 – UKMTA
- 2 – AFEPAME
- 3 – ANAED
- 4 – PONIP
- 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 – EasyCash
- 19 – ConCardis
- 20 – Six Payment Services
- 21 – PayLife
- 22 – PayPal
- 23 – Credorax
- 24 – PayU
- 25 - Russko-Gollandski Equity
- 26 – Checkout.com
- 27 – Saxo Payments

EPIF Aims and Objectives

- ✓ Ensuring PIs are **fairly and appropriately represented** in the EU.
- ✓ Acting as a **neutral conduit** by Members to ensure they are informed of EU deliberations and decision-making.
- ✓ Providing **impartial mechanism** for Members to **comment** on proposals and to **provide input** to the EU.
- ✓ **Advancing overall regulatory and political objectives** of the PI sector.
- ✓ **Communicating the role of the PI industry** in a clear fashion to the general public and policy makers.
- ✓ Develop and **shape PI marketing conditions**

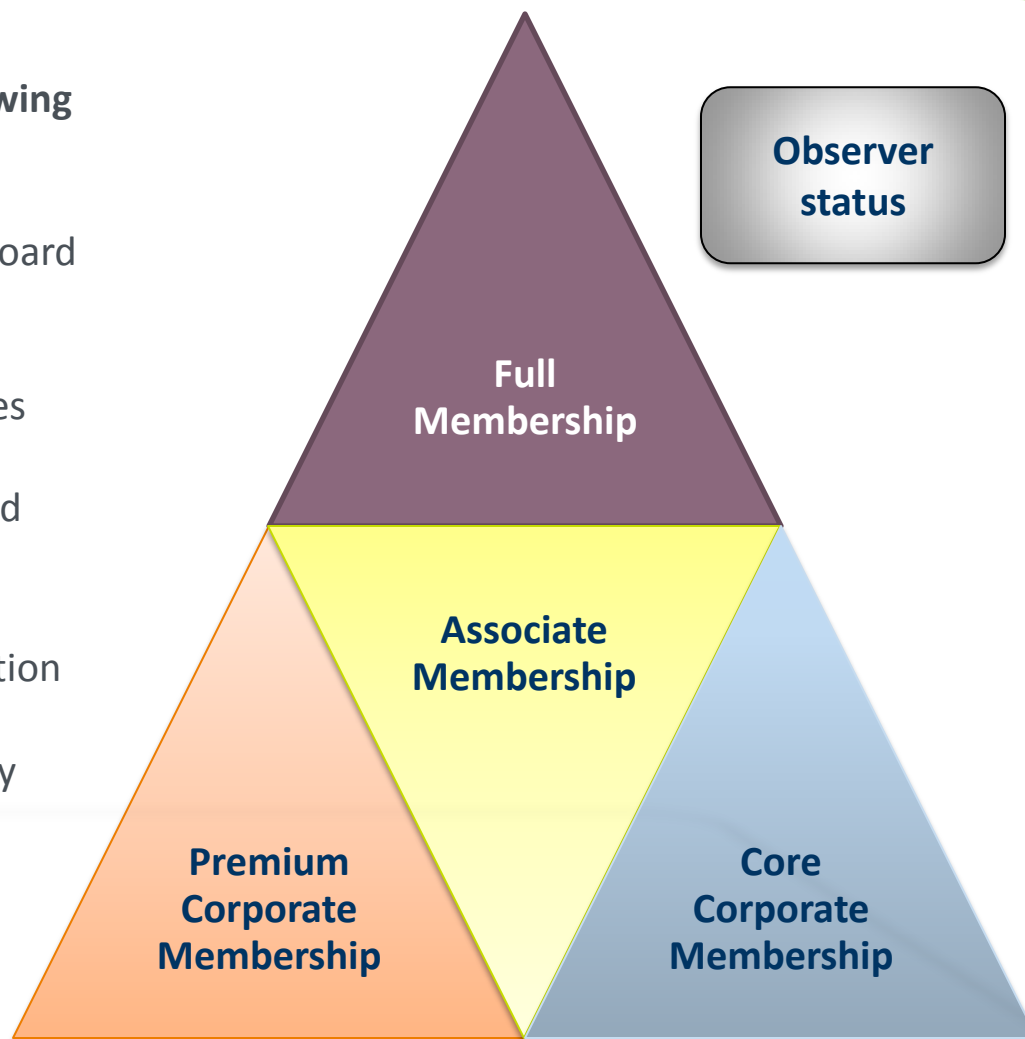
Methods

- ✓ Open and inclusive approach to EPIF membership.
- ✓ Regular internal meetings to raise important issues and establish common positions.
- ✓ Preparation and submission of responses to the consultations issued by the European institutions, e.g. reviews of the PSD and AMLD.
- ✓ Regular senior-level meetings with representatives from the European Commission, European Parliament, Central Banks and the European Banking Authority.
- ✓ Recognition of the unified voice in the regulatory debate: seat on the Plenary of the European Payments Council and the Euro Retail Payments Board.

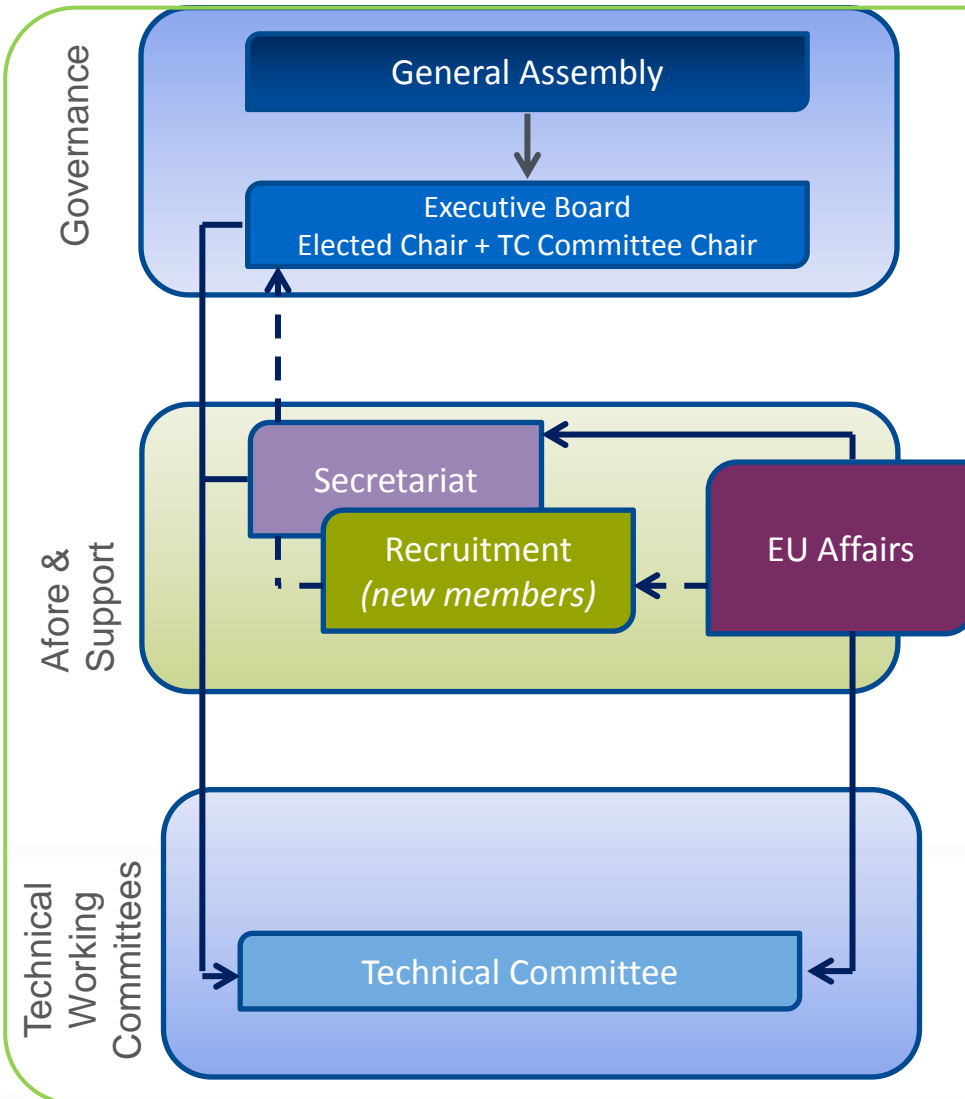
EPIF membership structure (As of 2015)

All members are entitled to the following services:

- Representation on the Executive Board and General Assembly
- Representation on EPIF Committees
- Contribution to position papers and official documents
- Receive EPC and ERPB documentation
- Receive ad hoc and daily regulatory updates



Governance Structure



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

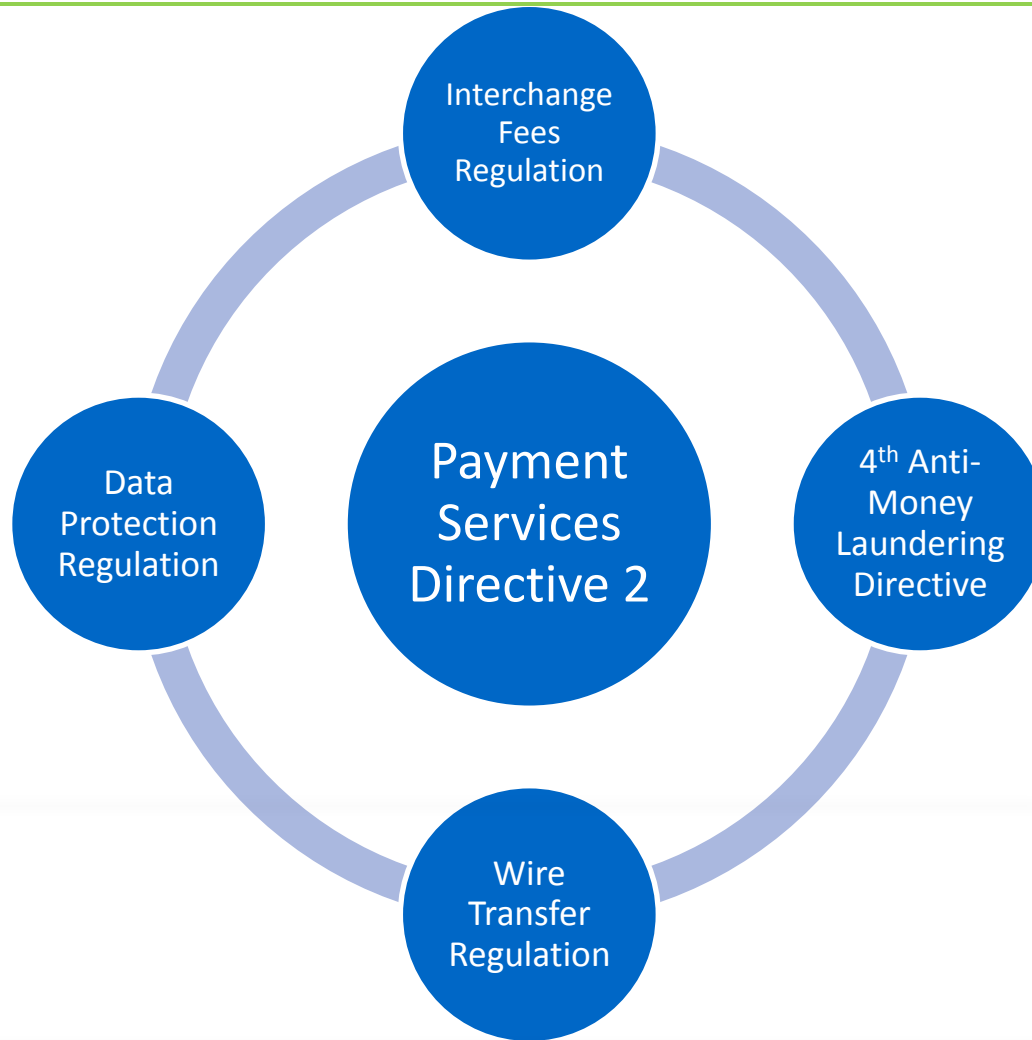
Member's benefit

- An **interactive website** to access relevant documents and intelligence
- **Access and active contribution** to the European Payments Council and the newly formed Euro Retail Payments Board
- Regulatory **interactions with the European Commission, European Parliament, Council of the EU, European Central Bank and Supervisory Authorities**
- **Access** to core decision making **fora and interlocutors**
- Effective **Public Affairs capability**
- **Working Committees** on specific implementation and business issues.
- Information service for **PI licensing** process
- **Daily regulatory update** on key issues

Marketing benefits

- ✓ **Corporate visibility on the EPIF website (*to be trademarked soon*)**
 - *Corporate logo and company information (description, link to corporate website and business model) easily accessible*
 - *Corporate studies, reports, videos and events uploaded to the relevant section*
- ✓ **External representation benefits**
 - *Speaking opportunities to European and International Payment forums and conferences*
 - *Opportunities of representation via EPIF to expert groups formed by the regulatory bodies*
- ✓ **Outreach meetings visibility**
 - *EPIF Presentations and brochures shared with policy makers (corporate logos included)*
 - *Coalition of specific business models (e.g. acquirers, remitters) forming a common position to be sent to policy makers, co-signed by the EPIF membership*
- ✓ **Rapporteurship benefits**
 - *Leadership to a position paper on a regulatory issue of importance to a specific business model*
 - *Active contribution to the formation of the position papers*
- ✓ **Active role in PR and recruitment**

Key Regulatory Issues for EPIF



EPIF achievements

- ✓ **Growth in EPIF membership**
 - *EPIF represents roughly 191 payment institutions in Europe*
- ✓ **Active engagement in EU policy discussions**
 - *Contribution to various EC [Green Paper on Innovative payments, MIF regulation, review of the PSD, data privacy and the 4th AML Directive] & ECB consultations on payments*
- ✓ **Obtained EPC Plenary Seat**
- ✓ **Invitation and active participation in the EC/ECB Stakeholder Groups (e.g. internet payments, IPR infringements)**
- ✓ **Invited to speak in high profile conferences on payments to present the regulatory evolution in the sector**
 - *ICBI Payments Regulation 2013 (December 2013, London)*
 - *EPCA Payments Summit 2014 (March 2014, Brussels)*
 - *Yearly BDOA e-Payment Meeting (May 2014 Brussels)*
 - *Deutsche Bank Payment Institution Forum (November 2014, Brussels)*
 - *EPFSF Payments: Innovation, Competition, Security (November 2014, Brussels)*
- ✓ **Obtained European Retail Payments Board Seat**
- ✓ **Organised EPIF Workshops in the European Parliament**
 - *Workshop on the Interaction between AML and Data Privacy (September 2013)*
 - *Payments Workshop (January 2014)*
- ✓ **Organised EPIF dinner with financial services attaches and national experts**

For more information – Please contact

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