

La stratégie européenne des paiements numériques à l'heure de la souveraineté

11:45 Souveraineté européenne des paiements et résilience : le rôle de l'EPC



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European payments sovereignty and resilience, the EPC role

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What is the EPC, European Payments Council?



- A private, non-for-profit association (INPA¹)
- EPC MISSION
 - Harmonisation of European A2A payments through the SEPA
 - Scheme Management
 - Standardisation
 - Reachability and interoperability of A2A payments
- EPC NUMBERS
 - 41 SEPA countries
 - Kosovo, Bosnia-Herzegovina and Ukraine in the process to join
 - Growing interest of non-EU states to join the SEPA
 - 3,600+ EPC scheme participants
 - 83 EPC Members (PSPs² and EU/National PSP associations)
 - 50+ Bln of SEPA transactions per year (2024, ECB data)
- EPC PRODUCTS
 - 5 payment schemes: SCT, SCT Inst, SDD Core, SDD B2B, OCT Inst
 - 3 payment-related schemes: VOP, SRTP, SPAA
 - 2 community ICT services: EDS (Directory Service), MISP (Fraud information sharing)

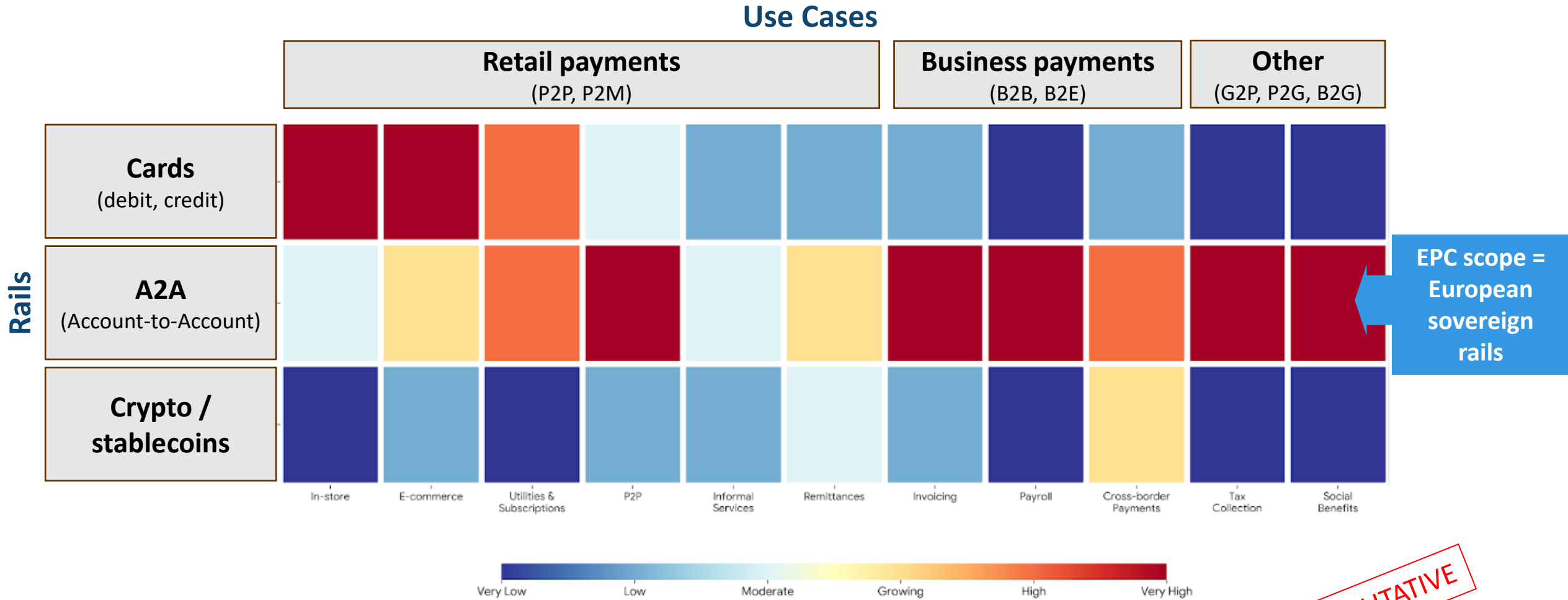
SEPA
Single Euro Payments Area



1. INPA = International No-Profit Association
2. PSP = Payment Services Provider, as per Payment Services Directive 2 (PSD2) Annex I



Payments heatmap, use cases vs. rails (volumes)



QUALITATIVE

Source: EPC qualitative elaboration based on Capgemini's World Payments Report 2025, FIS Global Payments Report 2025, and BCG's Global Payments Model



Instant Payments in Europe (SCT Inst)

Key numbers¹

		SEPA	Euro Area	
PENETRATION	% of SCT Inst vs. SCT PSPs	80%	92%	Feb 2026
	Countries with SCT Inst PSPs	37 out of 41	21 out of 21	Feb 2026
USAGE	% of SCT Inst on total SEPA Credit Transfers volumes	33.7%	N/A	Q4-2025
	% of SCT Inst on total non-cash payments ²	N/A	6.5%	Q3-2025
VOLUMES	Total SCT Inst volumes ²	N/A	7,1 billion	yearly ³

1. Source: EPC data

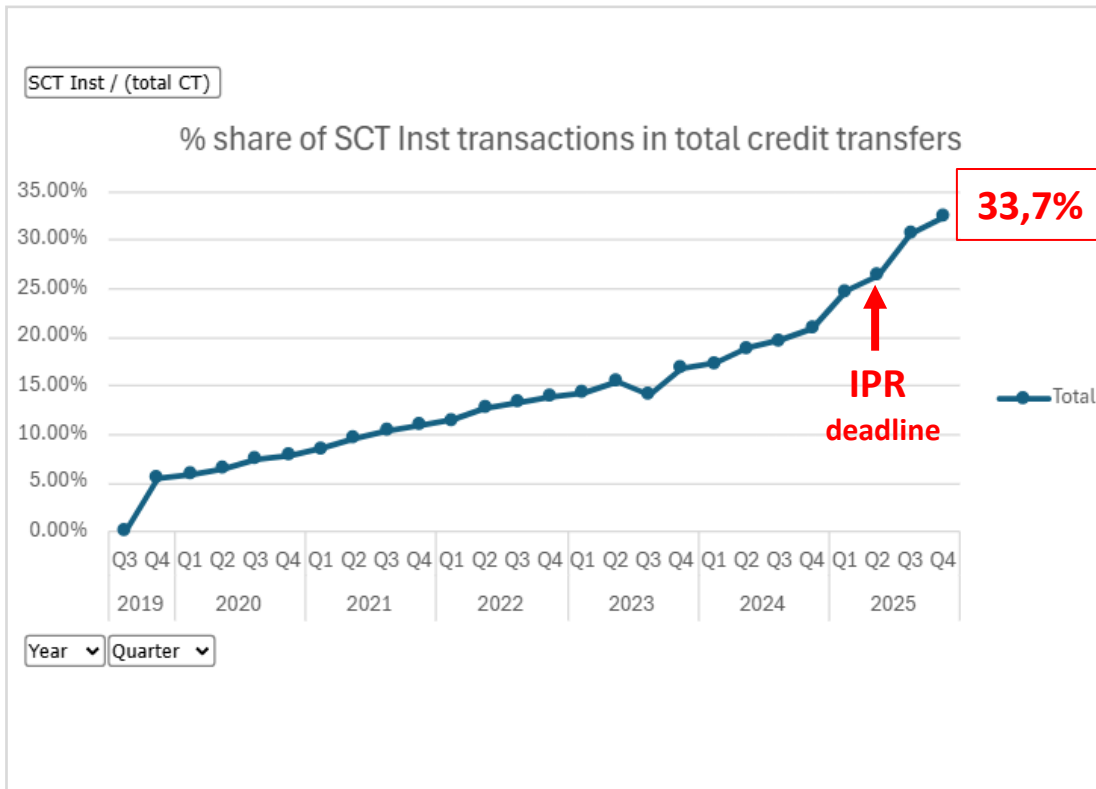
2. Source: EPC elaboration on EPC and ECB data

3. 1 year period ending on 30 September 2025

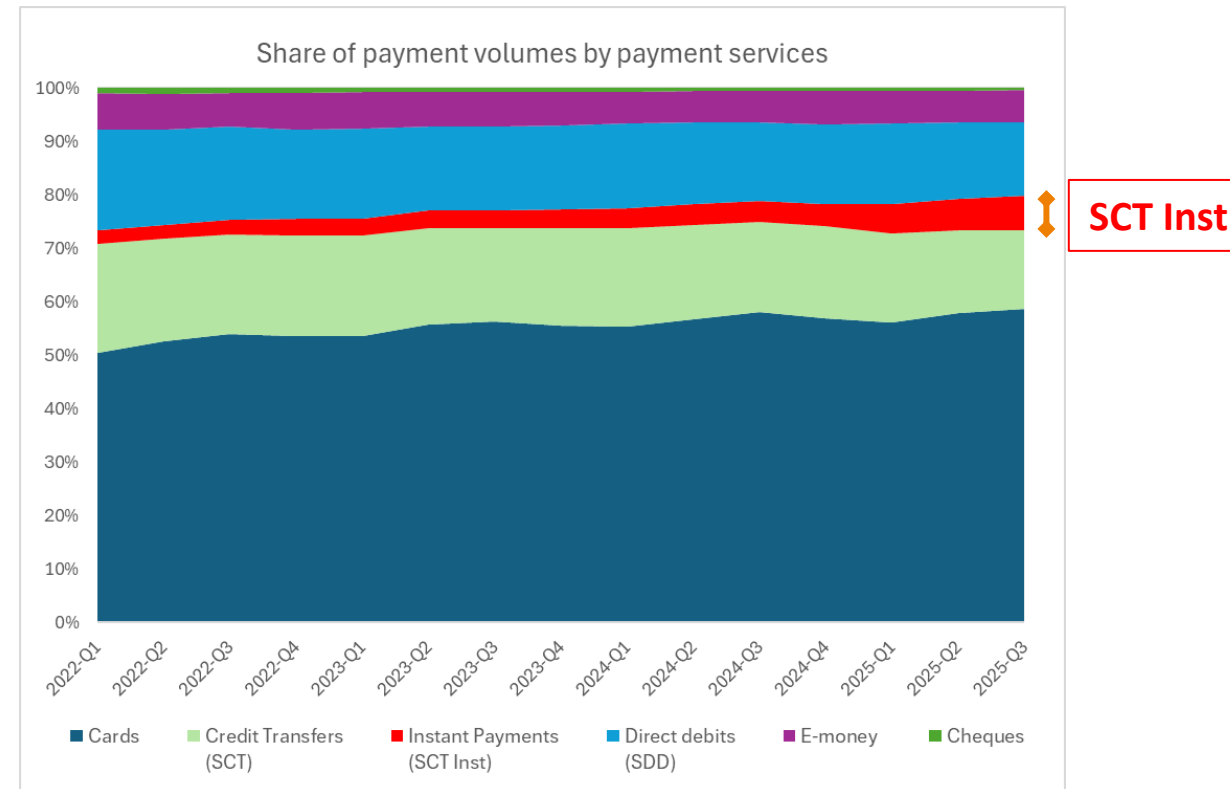


Instant Payments in Europe (SCT Inst)

% of SCT Inst on total Credit Transfers, Q4-2025, SEPA area



% of SCT Inst on total non-cash transaction, Q3-2025, Euro area



IP@POI, the emerging ecosystem of European initiatives



- 26 European countries with a mobile payment solution
 - 20 countries and 94% of population in EU-27
- Interoperability at the POI acceptance layer driven by EPI/Wero, Bizum, SIBS, Vipps Mobile Pay and Bancomat
- EPC ongoing actions:
 - European **QR-code standard** (CEN EN 18184:2025)
 - Ongoing CR on SCT Inst to introduce “**re-payment**” (e.g. to implement chargebacks and refunds)
 - **Workshop with IP@POI** initiatives in June

■ Countries covered through the central interoperability partnership among Bancomat, Bizum, EPI/Wero, SIBS-MB WAY and Vipps Mobile Pay

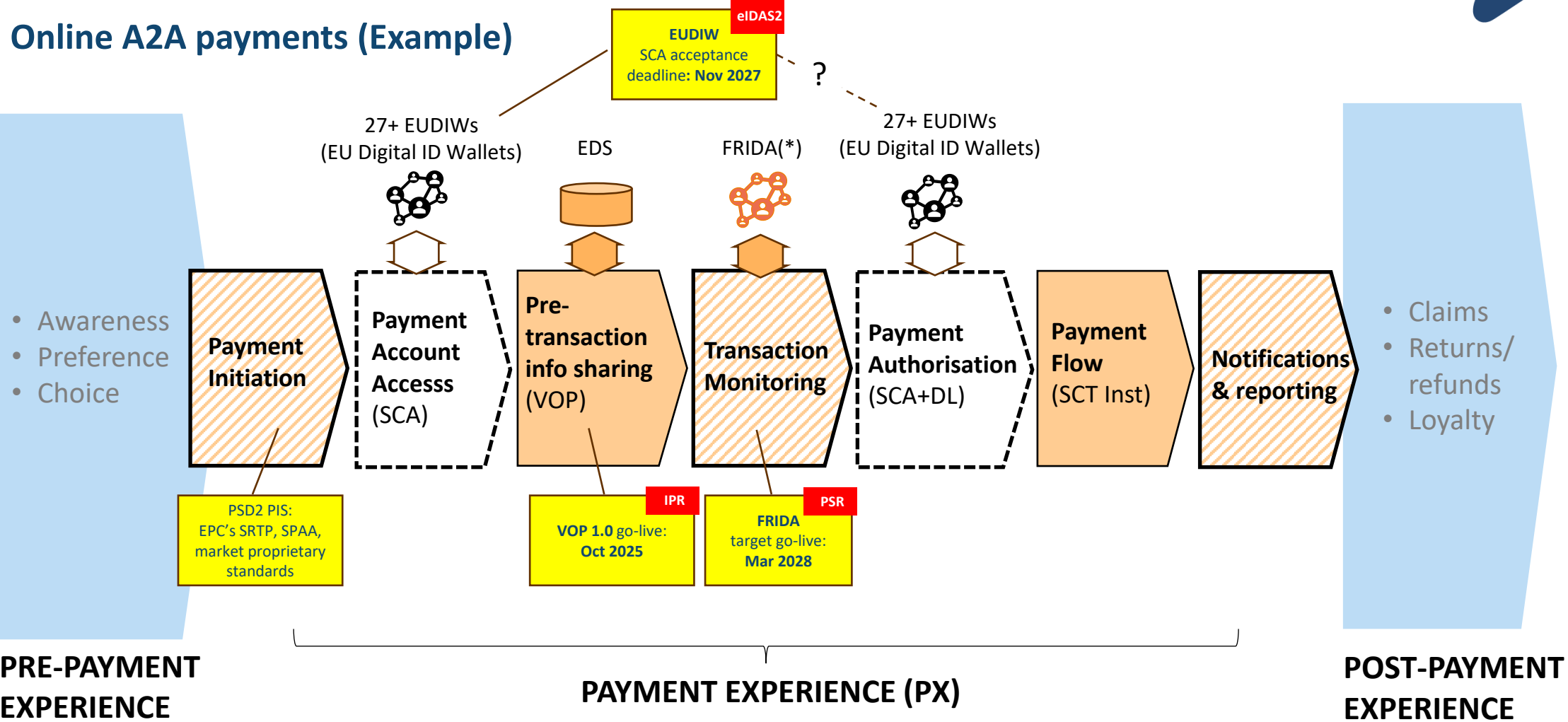
■ Potential candidates to join the partnership

● Non-EU potential candidate wallet



The broader context of A2A payments

Online A2A payments (Example)



- Standardised / managed by the EPC
- NOT standardised or managed by the EPC
- Regulatory reference

(*) pending EPC Board decision



European payments sovereignty and resilience, what is still missing?

- 1 *An end-to-end view focusing on consumer's payment experience and on the specificities of Instant Payments vs. cards*
- 2 A (r)evolution in public/private cooperation
- 3 A different magnitude of public & private investments



Thank you!