

Possible new ERPB activities

In November 2023, the ERPB was invited to agree on topics for the update of its workplan, including prioritisation of workstreams. As part of the update of its workplan, the ERPB had identified two potential new activities to be launched on EU digital identity in the retail payments use case, as well as accessibility of retail payments. The ERPB supported the suggestion not to launch new activities in the first half of 2024 but instead to conduct preparatory work on the two above mentioned workstreams, to inform the ERPB decision in its next meeting. In this regard, this note puts forward a proposal for possible ERPB work on these two topics¹.

1. Accessibility of retail payments in the EU

The European Accessibility Act (EAA) will enter into force in all member states in June 2025, to ensure that the consumer banking sector including intermediaries and technical suppliers, harmonise their accessibility features. The European standard EN 301 549 “Accessibility requirements for ICT products and services” should help support compliance with the EEA requirement.

The standard is developed by three European standardisation organizations - CEN (European Committee for Standardisation), CENELEC (European Committee for Electrotechnical Standardisation) and ETSI (European Telecommunications Standards Institute) - and sets out requirements that products and services based on information and communication technologies, such as mobile applications and smartphones, online banking services, ATMs, POS, shall meet to enable their use by persons with disabilities. EN 301 549 is currently being revised in order to act as presumed conformance to the EAA on the accessibility requirements for products and services (following a mandate by the European Commission) and will be published in 2025.

To facilitate for retail payment services to meet the new requirements, thereby supporting financial and digital inclusion of vulnerable groups and avoid fragmentation, it is suggested to organise a technical workshop of the ERPB in September to present how this standard can help the industry and discuss its possible use as a common standard.

Meeting harmonised accessibility requirements is not only a legal obligation, it also makes business sense: more than one quarter (27%) of the EU population has a disability, and the number is expected to increase

¹ Specifics relating to the digital euro on these two topics will be discussed in the respective digital euro workstreams.

with the ageing population. Accessible payment services will maximise the foreseeable use of digital payment services. Harmonising standards is an efficient way to save money as it facilitates interoperability and decreases the need for special support services for particular user groups – thereby also saving money for the banking sector.

2. Electronic identity and payments

The ERPB has been monitoring developments in the field of electronic (or digital) identities (eID) since 2014, albeit that the primary focus was on the intra-EU cross-border usage of qualified electronic signatures (ERPB/2014/rec25). Insufficient cross-border availability and interoperability of eIDs prevents citizens from benefitting fully from the digital single market and is one of the key enablers to more secure and efficient retail payments. In the context of the update of the ERPB workplan in November 2023, the ERPB agreed that it would carry out preparatory work on a potential new activity related to EU digital identity in the retail payments use case. On 10 April 2024, the ERPB held a technical workshop on eID to inform the ERPB decision in its June 2024 meeting whether to launch a new workstream on eID for retail payments use cases.

On the basis of the feedback received in preparation of and during the workshop, the ERPB could play a role in identifying the various payments use cases in which digital id would be used, as well as providing guidance to support the development of the technical requirements and functionalities from an industry and a user perspective to leverage the European Digital Identity Wallet (EUDIW) from a retail payments perspective. This would provide input to the ongoing European Commission work on digital id and the EUDIW. The ERPB work could focus on clarifying the above-mentioned requirements and functionalities applicable to the potential use cases of the EUDIW for strong customer authentication (SCA) of payments in various use cases (for online/e-commerce transactions, offline transactions and transactions at the physical point-of-sale) when the payment initiation is involved.

This work could complement the requirements set out in the EUDI Regulation, the Architecture and Reference Framework², the Implementing Acts as well as other relevant regulation such as the proposed PSR and the respective regulatory technical standards. It would also complement the LSPs, including the new call “European Digital Identity and Trust Ecosystem (Standards and Sample Implementation)” with a use case on Payments and Banking³.

Considering that SCA requirements will have to be implemented 36 months after the finalisation of specific implementing acts of the EUDI Regulation, an ERPB workstream could launch the work after the June meeting aiming to finalise its work by the November 2025 ERPB meeting, with interim updates on the progress of work in the November 2024 and June 2025.

ERPB members are invited to provide feedback to the above proposal.

² ARF 1.4.0 published in May 2024 on GitHub (Section 2.5.3 on Digital Finance in particular) [Architecture and reference framework - EUDI Wallet \(eu-digital-identity-wallet.github.io\)](https://github.com/eu-digital-identity-wallet)

³ [EU Funding & Tenders Portal \(europa.eu\)](https://europa.eu).