

## COMMUNITY FORA IN SEPA

[Austria \(Austrian Payments Council, APC\)](#)

[Belgium \(The Steering Committee on the Future of Means of Payment\)](#)

[Cyprus \(SEPA Steering Committee\)](#)

[Estonia](#)

[Éire/Ireland](#)

[Finland \(The Core Group of the SEPA Stakeholder Forum in Finland\)](#)

[France \(French National SEPA Committee\)](#)

[Germany \(Forum “Endnutzer”\)](#)

[Greece \(SEPA Forum\)](#)

[Italy \(National Migration Committee\)](#)

[Latvia \(National SEPA Working Group\)](#)

[Luxembourg \(Luxembourg Bankers’ Association \(ABBL\) / Commission moyens de paiement\)](#)

[Malta](#)

[The Netherlands \(National Forum on the Payment System – Consultative Platform SEPA\)](#)

[Portugal](#)

[Slovakia \(Slovak Committee for SEPA\)](#)

[Slovenia \(National SEPA Forum\)](#)

[Spain \(SEPA Observatory\)](#)

**Austria**

<b>Community body</b>	Austrian Payments Council (APC)		
<b>Contact</b>	<a href="http://www.austrianpaymentscouncil.at/">http://www.austrianpaymentscouncil.at/</a>		
<b>Chair</b>	Oesterreichische Nationalbank (OeNB)		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Bankhaus Carl Spängler & Co			Wirtschaftskammer Österreich (WKO)
Bankhaus Schelhammer & Schattera			
BAWAG/P.S.K.			
ERSTE Bank			
Hypo Holding			
RZB			
Schoellerbank			
Unicredit Bank Austria			
Verband österreichischer Banken und Bankiers			
Volksbank AG			
3 Banken Gruppe			



## Belgium

<b>Community body</b>	The Steering Committee on the Future of Means of Payment		
<b>Contact</b>	<a href="http://www.nbb.be/sepa/en">http://www.nbb.be/sepa/en</a>		
<b>Chair</b>	National Bank of Belgium		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Febelfin	ATOS Worldline	SPF Finances - Trésorerie	GOC
Chair of Paysys Committee		SPF Technologie de l'information et de la Communication - FEDICT	OIVO-CRIOC
Postal Office		SPF Budget et Contrôle de la Gestion	Test-Achats / Test-Aankoop
		FOD-SPF Economie, PME, Classes moyennes et Energie	UNIZO
		CSVCPRW - Conseil Supérieur des Villes, Communes et Provinces de la Région wallonne	UCM
		SPF Sécurité sociale	VBO/FEB
		Cabinet du Ministre du Gouvernement de la Région de Bruxelles-Capitale	USS/Synergie4
		Ministère de la Communauté Française - CFWB	FEDIS
		Ministère de la Région de Bruxelles-Capitale	NSZ
		Ministère de la Région Wallonne	
		Ministerie van de Vlaamse Gemeenschap	
		Ministerium der Deutschsprachige Gemeinschaft	
		UVCW - Union des villes et communes de Wallonie	
		VVSG - Vereniging van Vlaamse Steden en Gemeenten	



## Cyprus

<b>Community body</b>	SEPA Steering Committee		
<b>Contact</b>	<a href="http://ww.centralbank.gov.cy/nqcontent.cfm?a_id=2822">http://ww.centralbank.gov.cy/nqcontent.cfm?a_id=2822</a>		
<b>Chair</b>	Central Bank of Cyprus		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Association of Cypriot Banks	JCC (banks' joint venture company for cards and other payments' infrastructures)	Ministry of Finance	Chamber of Commerce and Industry
Association of International Banks		Treasury/ Accountant General of the Republic	Employers and Industrialists Federation
Cooperative Sector		Ministry of Labour and Social Insurance	Small shops association
Bank of Cyprus		Ministry of Commerce	Consumers association
Marfin Popular Bank			
Hellenic Bank			

## Estonia

*There is only a national forum for banks.*

## Éire/Ireland

*There is only a national forum for banks.*



## Finland

<b>Community body</b>	The Core Group of the SEPA Stakeholder Forum in Finland		
<b>Contact</b>	<a href="http://www.fkl.fi/www/page/fk_www_4538">http://www.fkl.fi/www/page/fk_www_4538</a> <a href="http://www.fkl.fi/www/page/fk_www_4065">http://www.fkl.fi/www/page/fk_www_4065</a>		
<b>Chair</b>	Bank of Finland		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Federation of Finnish Financial Services	Card payment companies	State Treasury	Consumer Body
Major Finnish Banks		Ministry of Finance	Federation of Finnish Commerce
		The Social Insurance Institution of Finland	Federation of Finnish Enterprises
		Finnish Tax Administration	Finnish Oil and Gas Federation
			Insurance companies
			Association of Finnish Local and Regional Authorities
			Finnish Information Society Development
			Centre, Mobile Operators, Oil Companies
			Confederation of Finnish Industries
			Administration of the Evangelical Lutheran Church of Finland
			Payment terminal vendors
			Major IT companies
			Financial management and payroll processing services companies



## France

<b>Community body</b>	French national SEPA Committee		
<b>Contact</b>	<a href="http://ww.sepafrance.fr">http://ww.sepafrance.fr</a>		
<b>Chair</b>	Banque de France & French Banking Federation		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Banque de France	GCB (CB Bank Card consortium)	DGFIP (public finance department)	5 members named by the Conseil du commerce de France
Banque Populaire	STET (Technological Systems for Exchange and Processing)	DGME (government modernisation department)	5 representatives of consumers associations: ADEIC, AFOC, CLCV, Indecosa CGT, UFC Que Choisir
BNP Paribas		DGTPE (treasury and economic policy department)	AFTE (French Association of Corporate Treasurers)
Caisses d'Épargne		DGCCRF (competition, consumer protection and fraud repression department)	CGPME (General Confederation of Small and Medium sized Enterprises)
Caisse des dépôts et consignations		DGDDI (customs and indirect taxes department)	MEDEF (French Business Confederation)
Crédit Agricole		DSS (social security department)	A member of Parliament
Crédit Mutuel - CIC		Ministry of Justice	A senator
HSBC		Principality of Monaco – Budget and Treasury Direction	A representative of the Economic, Social and Environmental Council
La Banque Postale			AMF (French Mayors Association)
Société Générale			The CCSF Chairman (Consultative Committee on the Financial Sector)
IEDOM (French Overseas Departments Note-Issuing Bank)			A representative of the press
OCBF (Office for Banking and Financial Coordination)			
The CFONB Chairman (French Committee for Banking Organization and Normalisation)			
ASF (French Association of Financial Companies)			
Monaco's Banking association			



## Germany

<b>Community body</b>	Forum “Endnutzer”		
<b>Contact</b>	-		
<b>Chair</b>	Central Credit Committee ( <i>Zentraler Kreditausschuss, CCC</i> )		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
		Federal Ministry of Finance ( <i>Bundesministerium der Finanzen</i> )	Association of German Development Non-governmental Organisations ( <i>VENRO Verband Entwicklungspolitik deutscher Nichtregierungsorganisationen e.V.</i> )
		Federal Ministry of Justice ( <i>Bundesministerium der Justiz</i> )	Association of German Transport Companies ( <i>Verband deutscher Verkehrsunternehmen</i> )
			BVI German Investment and Asset Management Association ( <i>Bundesverband Investment und Asset Management e.V.</i> )
			Federal Association of Non-statutory Welfare ( <i>Bundesarbeitsgemeinschaft der Freien Wohlfahrtspflege</i> )
			Federal Office of the Building and Loan Associations ( <i>Bundesgeschäftsstelle Landesbausparkassen</i> )
			Federation of German Consumer Organisations ( <i>Verbraucherzentrale Bundesverband e.V.</i> )
			Federation of German Industries ( <i>Bundesverband der Deutschen Industrie e.V.</i> )
			Federation of German Newspaper Publishers ( <i>Bundesverband deutscher Zeitungsverleger</i> )

			Federation of German Wholesale and Foreign Trade ( <i>Bundesverband des Deutschen Groß- und Außenhandels e.V.</i> )
			German Association for Small and Medium-sized Businesses ( <i>Bundesverband mittelständische Wirtschaft Unternehmerverband Deutschland e.V.</i> )
			German Association of Credit Banks ( <i>Bankenfachverband e.V.</i> )
			German Chambers of Industry and Commerce ( <i>Deutscher Industrie- und Handelskammertag</i> )
			German Association of New Energy Suppliers ( <i>Bundesverband neuer Energieanbieter e.V.</i> )
			German Confederation of Skilled Crafts ( <i>Zentralverband des Deutschen Handwerks e.V.</i> )
			German Insurance Association ( <i>Gesamtverband der Deutschen Versicherungswirtschaft e.V.</i> )
			German Leasing Association ( <i>Bundesverband Deutscher Leasingunternehmen</i> )
			German Retail Federation ( <i>Hauptverband des Deutschen Einzelhandels e.V.</i> )
			Organisation of German Magazine Publishers ( <i>Verband deutscher Zeitschriftenverleger e.V.</i> )
			<i>Paritätischer Wohlfahrtsverband – Gesamtverband e.V.</i>
			Several (socially oriented) lotteries (e.g. TV-Lotteries, “ <i>Aktion Mensch</i> ”)





**Greece**

<b>Community body</b>	SEPA Forum		
<b>Contact</b>	-		
<b>Chair</b>	Bank of Greece		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Hellenic Bank Association (HBA)	DIAS SA (local ACH)	Ministry of Finance	Union of Hellenic Chambers of Commerce
SEPA Coordination Committee of the HBA		Public Utilities	Federation of Greek Industries
			Athens Chamber of Commerce
			Consumer Associations



## Italy

<b>Community body</b>	National Migration Committee		
<b>Contact</b>	<a href="http://www.bancaditalia.it/sispaga/sms/sepa">http://www.bancaditalia.it/sispaga/sms/sepa</a>		
<b>Chair</b>	Banca d'Italia & Italian Bankers' Association		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Italian Bankers' Association	CO.GE.BAN (Convention for the management of the Bancomat trademark) (observer status)	Ministry of Finance	AITI - The Italian Association of Corporates' Treasurers
Post Office			Consiglio Nazionale dei Consumatori e degli Utenti (CNCU) (National association of Consumers and Users)
			Centro Nazionale per l'Informatica nella Pubblica Amministrazione (CNIPA) National Centre for Information Technology in Public Administration
			Confapi - Confederazione italiana della piccola e media industria privata – (Italian Association of SMEs)
			Confcommercio (Italian General Confederation of Enterprises, Professional Occupations and Self-employment)
			Confesercenti (Association of businesses from commerce, tourism, services and crafts and from among small-medium sized businesses)
			Confindustria (the main organisation representing Italian manufacturing and services companies)
			Confartigianato (Association of SMEs)
			Federdistribuzione (Association of enterprises)
			LegaCoop (National Association of Consumer Cooperatives)
			Interbank Convention on Automation (CIPA)
			Consorzio CBI (Association for Interbank Corporate Banking (observer status)



## Latvia

<b>Community body</b>	National SEPA working group		
<b>Contact</b>	<a href="http://www.sepalatvija.lv">http://www.sepalatvija.lv</a>		
<b>Chair</b>	Latvijas Banka		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Latvijas Banka	Ltd "First Data Latvia"	Ministry of Finance of the Republic of Latvia	Latvian Consumer Rights Protection Centre
Association of Latvian Commercial banks	JSC "Itella Information"	Treasury of the Republic of Latvia	Latvian Merchant Association
	Latvian Information Technology and Telecommunications Association	State JSC "Latvijas Pasts"	Small and Medium-Sized Enterprises and Crafts Consultative Committee
			Employers' Confederation of Latvia
			Member of the European Commission Expert Group on e-invoicing

## Luxembourg

<b>Community body</b>	Luxembourg Bankers' Association (ABBL) / commission moyens de paiement		
<b>Contact</b>	<a href="http://ww.sepaluxembourg.lu">http://ww.sepaluxembourg.lu</a>		
<b>Chair</b>	ABBL		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Major retail banks	Bancomat, national debit cards scheme	Ministry of finance (invited on ad-hoc basis)	Consumers' association (invited on ad-hoc basis)
Banque centrale du Luxembourg	Cetrel (main card processor and operator of the national direct debit scheme)		Professional associations (retailers, industries, insurance, etc.) (invited on ad-hoc basis)
Banking supervisors			Chamber of commerce (invited on ad-hoc basis)

## Malta

*There is only a national forum for banks.*



## The Netherlands

<b>Community body</b>	National Forum on the Payment System - Consultative Platform SEPA		
<b>Contact</b>	<a href="http://ww.sepanl.nl">http://ww.sepanl.nl</a> <a href="http://ww.dnb.nl">http://ww.dnb.nl</a>		
<b>Chair</b>	De Nederlandsche Bank (DNB)		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Netherlands Bankers' Association		Ministry of Finance	Dutch Senior Citizens' Association)
Currence		Ministry of Economic Affairs	Dutch Consumers' Association
DNB			Federation for the Visually Handicapped
			User Platform for the Payment System
			Dutch Association of Catering Establishments
			Council of Dutch Retail Business
			Dutch Home Shopping Organisation
			Netherlands Petroleum Industry Association

## Portugal

*There is only a national forum for banks.*

## Slovakia

<b>Community body</b>	Slovak Committee for SEPA		
<b>Contact</b>	-		
<b>Chair</b>	-		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Slovak Banking Association		Ministry of Finance SR	Corporates/SMEs representative
Národná banka Slovenska (NCB)		The State Treasury	Slovenská pošta (The Slovak Post)



## Slovenia

<b>Community body</b>	National SEPA Forum		
<b>Contact</b>	<a href="http://ww.zbs-giz.si">http://ww.zbs-giz.si</a> <a href="http://ww.sepa.si">http://ww.sepa.si</a>		
<b>Chair</b>	Slovenian Bank Association		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Banka Slovenije	Bankart d.o.o.	Ministry of Finance	Chamber of Craft and Small Business of Slovenia
Members of the Slovenian Bank Association		Public Payments Administration	Chamber of Commerce and Industry of Slovenia
			Consumer Protection Office
			Slovenian Chamber of Commerce

## Spain

<b>Community body</b>	SEPA Observatory		
<b>Contact</b>	<a href="http://ww.sepaesp.es">http://ww.sepaesp.es</a>		
<b>Chair</b>	Banco de España		
<b>List of members</b>			
<b>Financial institutions</b>	<b>Card schemes and payment infrastructures</b>	<b>Public administrations</b>	<b>Customers representatives (and other representatives)</b>
Banco Popular	Euro6000	Social Security Treasury	ANGED (Retailers – large)
Banco Sabadell	Servired	State Treasury	CEC (Retailers – S&M)
Caixa Galicia	Sistema 4B		ASSET (Corporate treasurers)
Grupo BBVA	Iberpay (CSM)		ADICAE (Consumer association)
Grupo Santander			UCE (Consumer association)
La Caixa			
CECA			
AEB			
Banco Cooperativo			

