

## **PROPOSAL ON A COMMUNICATION APPROACH FOR THE EURO RETAIL PAYMENTS BOARD**

### **1. Background**

The Euro Retail Payments Board (ERPB) regularly reports on its activities. Article 2 of the ERPB's mandate establishes that the ERPB must report annually on its activities, common positions, guidance or statements adopted in the previous year and on its objectives and deliverables for the following year and, to this end, it publishes an annual report. In terms of transparency, article 13 provides that documents, such as reports, common positions, guidance or statements, meeting agendas, meeting documentation and meeting summaries are put on a dedicated website.

Following the request of consumer representatives at the November 2019 meeting of the ERPB, the Secretariat has been tasked with developing a proposal on the ERPB communication approach for consideration by the ERPB at its July 2020 meeting.

### **2. Current approach**

ERPB communication is mainly aimed at stakeholders and experts, and relies on publications and the ERPB webpage. ERPB publications include annual reports, ad-hoc publications (e.g. ERPB responses to public consultations) and meetings' documentation. ERPB documents are technical in nature. The ERPB webpage provides an overview of ERPB's achievements and organisation, a list of ERPB's related publications including the annual reports and technical reports as well as meeting documents. It serves as a repository of relevant information aimed at ERPB members, the stakeholders whose interests the members represent, national authorities and experts.

In its current approach, ERPB communication is not intended for the non-experts or the general public. That said disclosures of meeting documents and regular reports also serve to ensure transparency vis-à-vis the broader public.

Importantly, ERPB communication is complemented by its members' efforts to disseminate the actions taken in relation to ERPB recommendations both to their constituencies and more broadly as appropriate.

### **3. Issues for consideration**

ERPB communication is instrumental to fulfilling its mandate with regard to regular reporting and transparency.

In this respect, as the ERPB covers topics that may be of general interest, it can be argued that transparency would entail making ERPB materials accessible to a broad audience. Non-technical communication could also help the general public understand the value of the ERPB's work for retail payment users. Three issues arise:

- 1) What does the ERPB want to communicate to the non-experts/general public? Communication to an audience of non-experts/general public should be relevant, concrete, non-technical and timely (see also issue 3). Incidentally, timely communication requires full ownership of the content (see also issue 2) and a lean process.
- 2) Bearing in mind issue 1, whose responsibility is it to communicate on a given topic (to the general public)? The ERPB being a high-level strategic body, it gives impetus to actions that are instrumental to its objectives but neither mandates its members to take action nor does it take action itself.<sup>1</sup> Therefore, any communication effort outside of the framework of regular reporting should be mindful of the respective roles and mandates of the ERPB and its members and observers in both the public and private sector domains.
- 3) What are the appropriate tools/formats for the non-experts/general public? As pointed out above, communication for this audience should focus on concrete achievements rather than on process, and be in line with the general communication on the ERPB webpage. The tools/formats currently in use by the ERPB (e.g. yearly reports) may not be suited for this communication as they are process-oriented and do not allow communicating on concrete achievements in a timely fashion. Therefore, new formats would have to be developed to cater for new communication needs.

With regard to ERPB press relations, a guiding principle is that press releases should be held in correspondence with major ERPB milestones. Furthermore, the publication of less-technical content (see above) may be useful also in raising interest among journalists.

### **4. Way forward**

Based on the above, the Secretariat suggests that ERPB communication should continue to cater mainly for transparency although bearing in mind the needs of a broader audience including the general public.

---

<sup>1</sup> See also art. 2(4) of the ERPB mandate: "The ERPB is not a governance authority of a retail payment scheme and works on the assumption that a retail payment scheme is owned, maintained and managed by those entities which have created it." and art. 6(5) "The ERPB has no formal powers to impose binding measures. Members commit on a voluntary basis the associations they represent to the ERPB common positions, guidance or statements."

This communication should be based on existing tools such as the ERPB webpage, annual reports, and technical reports as well as additional formats accessible to the general public to be determined from time to time.. Depending on the topic, the ERPB could mandate one or more of its members to develop specific proposals for additional formats and/or leverage the work of external groups.

On this basis, ERPB members could also consider enhancing their own communication efforts in order to reach a broader audience as appropriate on ERPB-related topics. This communication should be in line with the work done by the ERPB but remains the responsibility of each ERPB member.