

# Payment Working Group – April 2025

---

## Agenda

- Welcoming new members
- Competition rules reminder
- Status of PSR / PSD3 adoption
- PSR / PSD3 PA Action Plan
- AOB



# Welcoming new members



- New Associate members:

**Cardtrend**

**TFC**

**MultitankCard**

Short tour de table to present ourselves to our new colleagues



# Competition and compliance rules

## DO'S:

- Ensure business contacts with competitors have a legitimate purpose and are supervised by the FCE Secretariat.
- If discussions go off-topic or are anti-competitive: change the subject, leave, and report the incident.
- Review agendas, follow them, and keep approved meeting minutes.
- Keep social interactions with competitors non-business related.
- Discuss general industry issues, publicly available info, and non-sensitive topics.

## DON'TS:

- Do not discuss sensitive commercial strategies with competitors (pricing, marketing, target markets, etc.).
- Avoid sharing forward-looking, recent, or competitive data without FCE Secretariat's prior written consent.
- Do not use FCE premises for unofficial business activities outside of the official program.
- Do not engage in exclusionary practices or collective boycotts.



# Status of the PSR / PSD3 adoption

## Council Working Party update (Polish Presidency – April 4<sup>th</sup> )

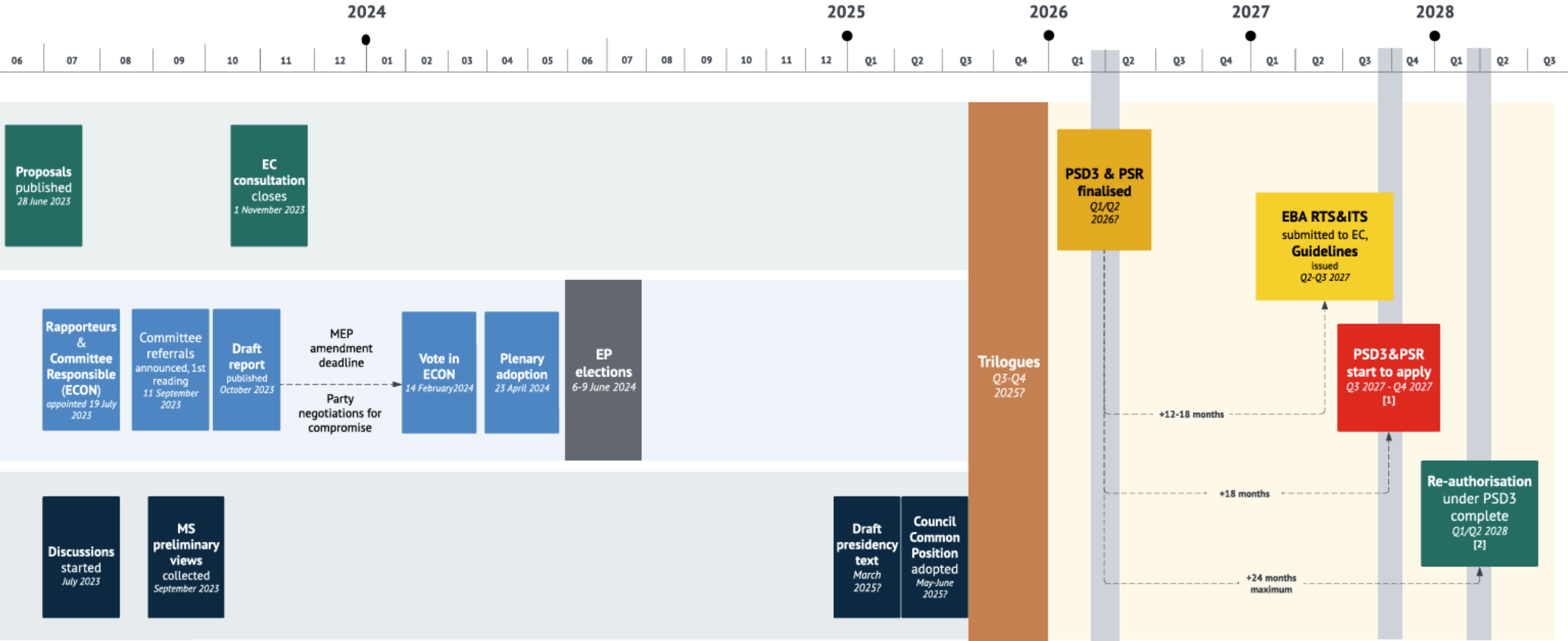
- Agreement reached on fraud-related issues in PSR
- Reopened discussion on defining “distributors” (vs. “agents”).
- Closed discussions on Germany’s non-paper (simplifying reporting and notification obligations in PSR/PSD3)
- Germany’s proposal to **delete Article 39 PSD3 lacked sufficient support.**

## Next steps

- Next Working Party – April 29<sup>th</sup>.
- Council’s Common position expected in June → Trilogue negotiations to begin in July.

# PSD3 & PSR expected timeline

January 2025



[1] Member States have 18 months to implement PSD3 into national law and majority of PSR provisions are intended to apply 18 months after PSR entry into force. There are limited exemptions to the general 18 month application date.

[2] The Council draft text proposes to extend the PSD3 re-authorisation timeline to 30 months (from 24 months).



# PSR / PSD3 PA Action Plan

## PA action plan – Two key objectives

- Ensure Fleet Cards operates in a clear and consistent regulatory framework across all Member States.
- Build a solid network that can be activated in the event of potential risks arising during the PSR/PSD3 dialogue.

## Initiatives undertaken

- Meeting requests submitted to Permanent Representations and DG FISMA to discuss the German non-paper (*March 2025*).
- Informal phone call held with DG FISMA (*April 2025*) → they expressed interest in receiving off-the-record detailed input and concrete examples of discrepancies observed in LNE notification requirements.



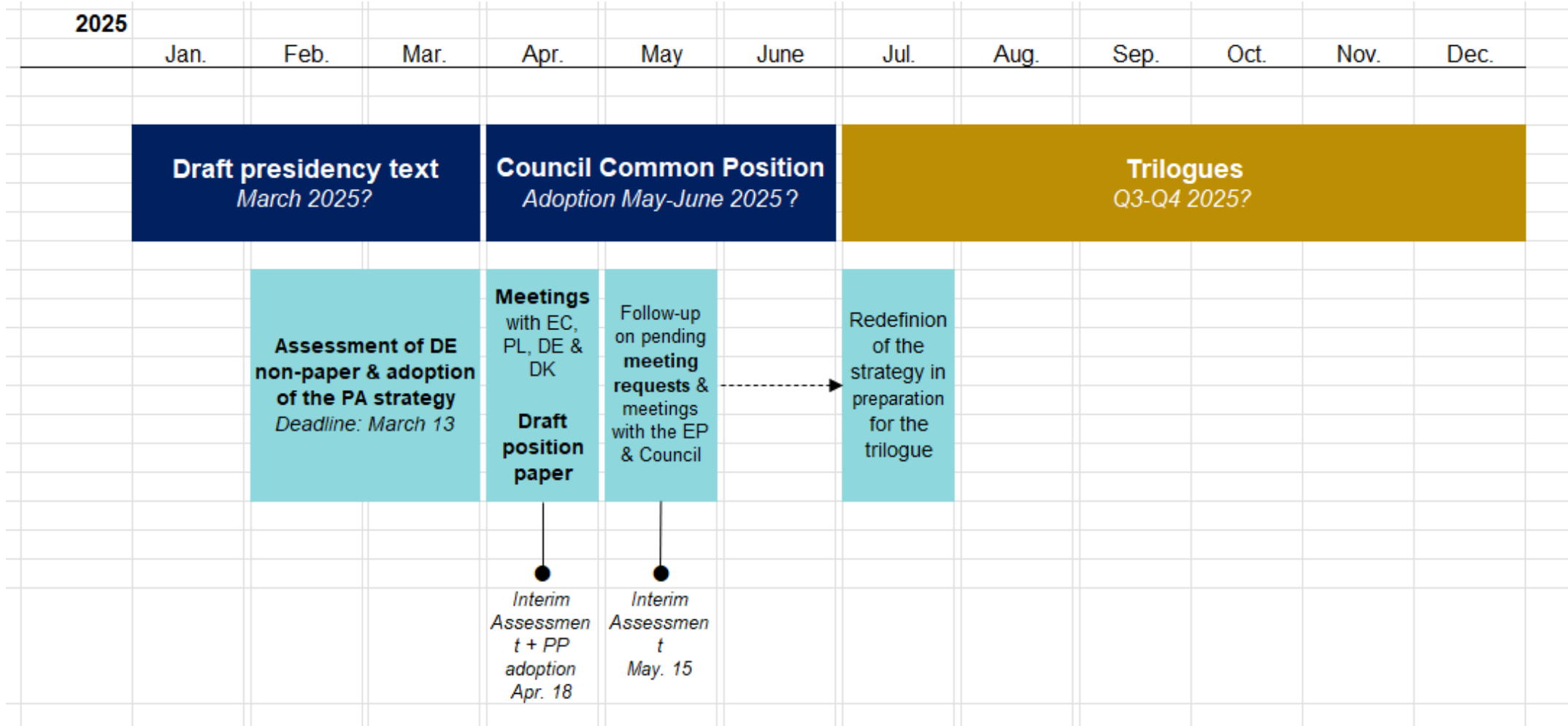
# PSR / PSD3 PA Action Plan

## Proposal

- Finalise the draft position paper shared in March, with a view to publish in May.
- Actively promote the new position to Member States and MEPs, follow-up with European Commission → Prepare the trilogue.
- Update the Excel tracker on the fuel card status in each Member State, ensuring up-to-date information on which countries recognize the PSD2 exemption, and which do not, member per member.
- Draft an additional paper focusing on LNE notification—specifically addressing issues related to application procedures and assessment processes.
  - Gather members' personal experiences with National Competent Authorities (NCAs).
  - Promote this position paper primarily to DG FISMA and the European Banking Authority (EBA).
  - Organize meetings to share *off-the-record*, concrete country examples.



# PSR / PSD3 PA Action Plan – initial timeline



# PSR / PSD3 PA Action Plan - contacts

Parliament							
Morten Løkkegaard	MEP	RE - Denmark	<a href="mailto:morten.lokkegaard@europarl.europa.eu">morten.lokkegaard@europarl.europa.eu</a>	Rapporteur PSD3			
Lidia Pereira	MEP	EPP - Portugal	<a href="mailto:lidia.pereira@europarl.europa.eu">lidia.pereira@europarl.europa.eu</a>	Shadow			
René Repasi	MEP	S&D - Germany	<a href="mailto:rene.repasi@europarl.europa.eu">rene.repasi@europarl.europa.eu</a>	Rapporteur PSR			
Ondřej Kovarik	MEP	PfE - Czech Republic	<a href="mailto:ondrej.kovarik@europarl.europa.eu">ondrej.kovarik@europarl.europa.eu</a>	Shadow			
Marlena Malag	MEP	ECR - Poland	<a href="mailto:marlena.malag@europarl.europa.eu">marlena.malag@europarl.europa.eu</a>	Shadow			
Virginijus Sinkevičius	MEP	Greens/EFA - Lithuania	<a href="mailto:virginijus.sinkevicius@europarl.europa.eu">virginijus.sinkevicius@europarl.europa.eu</a>	Shadow			
Jussi Saramo	MEP	GUE/NGL - Finland	<a href="mailto:jussi.saramo@europarl.europa.eu">jussi.saramo@europarl.europa.eu</a>	Shadow			
René Aust	MEP	ESN - Germany	<a href="mailto:rene.aust@europarl.europa.eu">rene.aust@europarl.europa.eu</a>	Shadow			
Jonás Fernández	MEP	S&D - Spain	<a href="mailto:jonas.fernandezalvarez@europarl.europa.eu">jonas.fernandezalvarez@europarl.europa.eu</a>	ECON coordinator			
Stéphanie Yon-Courtin	MEP	RE - France	<a href="mailto:stephanie.yon@europarl.europa.eu">stephanie.yon@europarl.europa.eu</a>	ECON coordinator			
Council							
Robert Kolakowski	MS Attaché	Poland	<a href="mailto:robert.kolakowski@msz.gov.pl">robert.kolakowski@msz.gov.pl</a>	Met FCE in Jan. 24	13/03/2025	Declined meeting but willing to receive a position paper	
Julia Weismann Fernandes Seixas	MS Attaché - Counsellor for Financial Services	Denmark	<a href="mailto:julwes@um.dk">julwes@um.dk</a> , <a href="mailto:brurep@um.dk">brurep@um.dk</a>		13/03/2025	No reply	
Gertjan van Gastel	MS Financial Attaché	Belgium	<a href="mailto:Gertjan.vanqastel@diplobel.fed.be">Gertjan.vanqastel@diplobel.fed.be</a>		13/03/2025	Declined meeting but willing to receive a position paper	
Reinout Temmerman	Payment advisor from the National Bank	Belgium	<a href="mailto:reinout.temmerman@nbb.be">reinout.temmerman@nbb.be</a>		13/03/2025	Declined meeting but willing to receive a position paper	
Fabian Brunner	Financial Services Attaché	Germany	<a href="mailto:fin-d-2-eu@brue.diplo.de">fin-d-2-eu@brue.diplo.de</a>	Met FCE in Feb. 24	13/03/2025	No reply	
Sebastian Tomasius	Head of Financial Services Unit	Germany					
National Ministries / Council							
Mr Nýdrle	Ministry	Czech Republic		Contact managed directly by Eurowag			
Mrs. Baryšková	Ministry	Czech Republic		Contact managed directly by Eurowag			
Martina Petrusova	MS Attaché	Czech Republic	<a href="mailto:martina_petrusova@mzv.cz">martina_petrusova@mzv.cz</a>	Contact managed directly by Eurowag			
?	Ministry	Poland		Contact managed directly by E100			
David Revelin	MS Attaché	France		Contact managed directly by Edenred			
Clara Paoloni	MS Attaché	France		Contact managed directly by Edenred			
European Commission							
Eric Ducoulombier	DG FISMA - Head of unit B.3 Retail financial services		<a href="mailto:eric.ducoulombier@ec.europa.eu">eric.ducoulombier@ec.europa.eu</a>		13/03/2025		
Andrea Liesenfeld	DG FISMA - Deputy head of unit B.3 Retail financial services		<a href="mailto:andrea.liesenfeld@ec.europa.eu">andrea.liesenfeld@ec.europa.eu</a>		13/03/2025		
Céu Pereira	DG FISMA - Team leader Retail payment unit B.3		<a href="mailto:Ceu.Pereira@ec.europa.eu">Ceu.Pereira@ec.europa.eu</a>		13/03/2025		
Michal Kwiatkowski	DG FISMA - Unit B3 Retail payment unit - Policy Officer		<a href="mailto:Michal.KWIATKOWSKI@ec.europa.eu">Michal.KWIATKOWSKI@ec.europa.eu</a>			Informal phone call on 10/04/2025	11/05/2025 - sharing FCE pp of November 2022 on LNE notification requirements
Larisa Tugui	DG FISMA - Unit B3 Retail payment unit - Senior Policy Officer		<a href="mailto:Larisa.TUGUI@ec.europa.eu">Larisa.TUGUI@ec.europa.eu</a>				



# AOB / open discussion

- AOB : Any other question you would like to raise with the group?
- Payment working group calendar :
  - May 15<sup>th</sup> at 10 am CEST
  - June 19<sup>th</sup> at 10 am CEST
  - July 17<sup>th</sup> at 10 am CEST
  - September 11<sup>th</sup> at 10 am CEST
  - October 16<sup>th</sup> at 10 am CEST
  - December 4<sup>th</sup> at 10 am CET