

Payment WG Meeting

Minutes

20 June 2025



Minutes and Actions

Meeting of the Fleet Cards Europe Payment Working Group

20 June 2025, 10:00 am (CEST)

Location	Online	
Chair	Delphine Chilese-Lemarinier, Edenred	
Attendance	Antonio Chiesa, DKV Pauline Gain, Edenred Louis van den Heuvel, Corpay Vashti Higgins, Cardtrend Ondřej Jančařík, Eurowag Frank van Loon, TFC Guillaume Moleins, Edenred	Secretariat: Aurélie Decker Peigneur, FCE
Apologies	Vicky Lloyd, WEX	
Content	<ol style="list-style-type: none">1. Competition compliance reminder2. Status of PSR/PSD3 adoption3. PSR / PSD3 PA Action Plan4. AOB	

1) Competition compliance reminder

FCE Secretary General reminded all participants to comply with competition law and circulated the Do's and Don'ts.

2) Status of PSR/PSD3 adoption

- The Secretary General informed participants that the Council adopted its General Approach on June 18. This includes an amendment to Article 39 of PSD3, proposed by the Polish Presidency, which makes the LNE notification process optional at the discretion of Member States.
- Following the Council's adoption of its General Approach, trilogue negotiations are expected to begin in mid-July. According to a European Commission official speaking at a public event last week, a final agreement between the Council and the European Parliament is anticipated by the end of 2025.

- In discussing the newly tabled amendments, members agreed that the amendment does not pose any negative repercussions. On the contrary, it could serve as an opportunity to further engage with Member States on the need to formally recognize the full exemption of fuel cards from the scope of the PSR.
- The only identified risk lies in the potential for increased divergence among Member States—between those acknowledging the exemption from scope, and those treating it under the LNE exemption, which raises the question of whether a notification is required or not.

Action

The Secretariat will continue to closely monitor discussions related to the adoption of the PSR/PSD3.

3) PSR/PSD3 PA Action Plan

- Members agreed that the position paper *“PSD Review and Application to Fleet Cards”* does not require revision following the proposed amendments to Article 39. They also agreed to finalise shortly the draft position paper titled *“Need for Harmonisation of LNE Notification.”*
- It was agreed that contacts with EU decision-makers should be resumed to advocate for a full exemption of fuel cards from the scope of the PSR. This request should be framed around "buy and sell" cards more broadly, rather than limited to fuel cards alone. FCE should call for greater legal clarity and express concerns over the risk of increased divergence among Member States.
- A preliminary mapping of EU trade associations and their positions on the matter was reviewed. Participants agreed that this mapping should be further developed, and that FCE should explore opportunities to build a coalition.

Action

Members will begin drafting language for a potential amendment requesting a full exemption of the buy and sell model from the scope of the PSR.

The Secretariat will:

- engage with other EU trade associations to assess their willingness to join a coalition. Edenred and Eurowag will facilitate introductions between the FCE Secretary General and ChargeUp Europe and UPEI respectively.
- renew its meeting requests with the already identified stakeholders in the European Parliament and the Council.
- circulate a revised version of the draft position paper *“Need for Harmonisation of LNE Notification”* for written adoption by members ahead of the next meeting.

4) AOB

The next WG meeting is scheduled to take place online on July 17th at 10 am CEST. However, members agreed to reconvene earlier if need arises.