

Payment WG Meeting

Minutes

11 September 2025



Minutes and Actions

Meeting of the Fleet Cards Europe Payment Working Group

11 September 2025, 10:00 (CEST)

Location	Online	
Chair	Delphine Chilese-Lemarinier, Edenred	
Attendance	Antonio Chiesa, DKV Louis van den Heuvel, Corpay Frank Hock, DKV Ondřej Jančařík, Eurowag Diana Jescanina, E100 Frank van Loon, TFC Vicky Lloyd, WEX	Secretariat: Aurélie Decker Peigneur, FCE
Apologies	Leon Carford, Radius Vladimir Štrbavý, MOL	
Content	<ol style="list-style-type: none">1. Competition rules reminder2. Status of PSR/PSD3 adoption3. Update on PSR / PSD3 PA Action Plan4. EC response to question 2023_6910 (PSD Art.4 (14))5. AOB	

1) Competition rules 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 a trilogue meeting took place last week and, to her knowledge, discussions primarily focused on fraud-related issues. The next trilogue is expected to cover topics including fraud, consumer protection, cash withdrawals, as well as Articles 1 to 3 of the PSR, which address the subject matter, scope, and definitions. Negotiators continue to aim for an agreement by the end of the year.

- At present, the Secretariat does not have any indication of when Article 39 of PSD3 will be discussed.

3) Update on PSR/PSD3 PA Action Plan

- The Secretary General informed participants that, since the last meeting, meeting requests have been sent to political group counsellors in the European Parliament from EPP, Renew, S&D, ECR, the Greens, and GUE/NGL. In parallel, meeting requests were also sent to the financial attachés of the 13 Member States whose National Competent Authorities (NCAs) have concluded that fuel cards are not payment instruments, as well as to Cyprus, in light of their upcoming Council Presidency starting in January 2026. To date, only Luxembourg has responded positively.
- A delegation of FCE members met with Raoul Wirtz, Financial Attaché of Luxembourg, on 2 September. Participants agreed that it was, overall, a constructive meeting. Mr. Wirtz confirmed that addressing the scope of the legislation would be extremely challenging at this stage. In his view, the most promising avenue for action is Article 39 of PSD3, as the notification process currently does not offer any added value. While he did not express a preference among the three options proposed by FCE, he clearly understood that streamlining the notification process is in the interest of Member States.
- Participants agreed that the Secretariat should relaunch meeting requests to both Members of the European Parliament (MEPs) and Financial Attachés of Member States. Regarding outreach to the European Parliament, it was suggested that requests could be more effective if sent by companies based in the respective MEPs' home countries, as this could increase interest and the likelihood of a positive response. Participants also acknowledged that engaging with MEPs has become increasingly difficult.
- The Secretariat will also follow up with Mr. Wirtz to assess his current position and willingness to act as a potential advocate for our concerns.
- The Secretariat reported that an agreement has been reached with UPEI to issue a joint statement, and participants agreed that this statement should be released without further delay — even though clarification is still pending from the European Commission regarding Question 2023_6910 (see item 4 on the agenda). While ECFD is currently considering joining the initiative — under the lead of its German member UNITI — they have indicated that they will revert in October. In the meantime, FCE and UPEI should move forward independently.

Action

The Secretariat will send reminders for pending meeting requests and will share with the group an updated contact outreach table.

The Secretariat will follow up with Mr. Wirtz from the Luxembourg Permanent Representation as soon as possible.

The Secretariat will draft a joint position paper with UPEI and circulate it to participants no later than mid-next week.

4) EC response to question 2023_6910 (PSD Art.4 (14))

- The Secretary General informed participants that a meeting request was sent to DG FISMA following the meeting on 19 August. However, despite a follow-up reminder, no response has been received to date.
- Participants agreed that it would be useful to develop an internal Q&A document addressing the technical aspects raised in question 2023_6910. This would help ensure full internal alignment and improve preparedness, particularly for meetings with stakeholders who may not be familiar with the details. The document should provide clear and punchy answers tailored for such discussions.
- Given that no clarification has yet been provided by the European Commission, participants agreed it would be unwise to reference the issue in any external paper at this stage. It is likely that interlocutors — particularly at the political level — are not yet aware of the Commission's position. However, some participants cautioned that not addressing the issue could carry the risk that stakeholders who are aware of it may form their own opinions without consulting FCE or considering its perspective.

Action

The Secretariat will renew efforts to secure a meeting with DG FISMA.

The Secretariat will begin drafting an internal Q&A document on the technical issues raised in question 2023_6910, to be reviewed and discussed at the next meeting.

5) AOB

- The next WG meeting is scheduled to take place online on 16 October at 10 am CEST.