

Payment WG Meeting

Minutes

22 January 2026



Minutes and Actions

Meeting of the Fleet Cards Europe Payment Working Group

22 January 2026, 10:00 (CET)

Location	Online	
Chair	Delphine Chilese-Lemarinier, Edenred	
Attendance	<p>Jens Baarveld, MultiTankCard</p> <p>Leon Carford, Radius</p> <p>Antonio Chiesa, DKV</p> <p>Pauline Gain, Edenred</p> <p>Vashti Higgins, Cardtrend</p> <p>Frank Hock, DKV</p> <p>Ondřej Jančařík, Eurowag</p> <p>Diana Jescanina, E100</p> <p>Vicky Llyod, WEX</p> <p>Louis van den Heuvel, Corpay</p> <p>Frank van Loon, TFC</p> <p>Ulf Marquardt, DKV</p> <p>Guillaume Moleins, Edenred</p> <p>Jochem Raatgering, TankPool24</p> <p>Roland Schwengebecher, Edenred</p>	<p>Secretariat:</p> <p>Aurélie Decker Peigneur, FCE</p>
Apologies	N/A	
Content	<ol style="list-style-type: none"> 1. Competition rules reminder 2. Status of PSR/PSD3 adoption 3. Update on PSR / PSD3 PA Action Plan 4. EBA guidelines on the Limited Network Exclusion (2022) 5. Payment Working Group - 2026 Roadmap 6. Opening of candidacy for new Chair 7. AOB 	

1) Competition rules reminder

FCE Secretary General reminded all participants to comply with competition law.

2) Status of PSR/PSD3 adoption

- The Secretary General informed participants that following the political agreement in November, technical work on the package is ongoing and expected to be finalised in February. Only limited information has been made public so far.
- From the information available, it appears that the Council Presidency has proposed changes to the LNE reporting requirements (Art. 39 – PSD3). The substance of this proposal has been shared with the group via the slide deck, as the official text is not yet available.

3) Update on PSR/PSD3 PA Action Plan

- The Secretary General informed participants that no specific action has been taken since the last meeting.
- In light of the information shared on the technical discussions, participants requested that the Secretariat contact the Cypriot Presidency to clarify the technical discussions regarding LNE reporting requirements and LNE more broadly.

Action

The Secretariat to reach out the Cypriot Presidency to gather details on the ongoing technical discussions on LNE reporting requirements and LNE in general.

4) EBA guidelines on the Limited Network Exclusion (2022)

- Following the decision at the last meeting to proactively contribute to future regulatory discussions on the revamp of the 2022 EBA guidelines on the Limited Network Exclusion, as a follow-up to the implementation of the new PSR/PSD3 package, Radius prepared a paper. The paper highlights key observations from the implementation of the guidelines and suggests areas for clarification and improvement, focusing on practical implementation rather than political changes. Its aim is to position FCE as a technical partner, address inconsistencies among NCAs, and provide guidance and interpretation where needed.
- Participants thanked Radius for the work and noted that it is a strong basis to engage with the EBA, agreeing in principle with the proposed approach.
- However, as technical negotiations on the new package are not yet finalised, participants agreed that they need to wait for the final text before conducting an in-depth analysis of the paper and defining a strategy to engage with the EBA.

5) Payment Working Group - 2026 Roadmap

- Following a written consultation of members, the Secretary General circulated a proposal for the 2026 Roadmap to the group ahead of the meeting. It was also confirmed that the Payment Working Group will remain a standalone group and will not be merged with the Tax Working Group.
- The group unanimously agreed with the topics proposed. It was noted that EV-related topics will be refined through a dedicated online meeting with EV experts at a later stage.
- On this basis, the group adopted the following Roadmap:

Monitoring	Knowledge-building	Influence	In-person meeting with external guests
		PSR/PSD3 implementation (notification process)	Proposal:
		PSR/PSD3 – RTS revision	Meeting with the EBA in Paris to discuss the revision of the EBA guidelines on the LNE.
		Home-charging reimbursement exclusion from financial services or payment activity	

- The group reserves the right to review the Roadmap during the course of 2026, should the need arise.
- The Secretariat was requested to explore and assess the issue of closed-loop versus open-loop systems and their impact on broader business development, as well as to discuss related regulatory challenges with relevant stakeholders, in compliance with FCE competition law guidelines.

Action

The Secretariat and the Chair will jointly present the Payment Working Group Roadmap to the Board for information.

6) Opening of candidacy for new Chair

- The group was informed that, in order to strengthen member engagement and ensure good governance principles, the Board unanimously approved at its December meeting the introduction of a formal rotation system for all Working Group Chairs. As a result, the Secretariat will shortly circulate a call for candidacies by email, allowing the Working Group to elect a new Chair at the March meeting.
- It was specified that, going forward, Chairs will be appointed for a two-year term. In accordance with the by-laws, only Full Members are eligible for appointment to Chair positions.

Action

The Secretariat will circulate a call for candidacies, accompanied by a note clearly outlining the role's responsibilities and expectations, including the expected level of involvement and time commitment.

7) AOB

- The Secretariat shared with the group key takeaways from the UNITI Mobility Payment Forum attended by the Secretary General in mid-January in Hamburg. In particular, the results of the 2025 annual survey on payment systems at petrol stations in Germany will be shared with the group after the meeting.
- DKV informed the group that, following its notification submitted to the Finnish authorities in 2022, it has received feedback from the National Competent Authority confirming that its fuel card falls outside the scope of PSD2. It was therefore agreed to recirculate the monitoring table on notifications among the group. Members are requested to review the information listed and indicate the response received, namely either *"fuel card is not a payment instrument"* or *"fuel card is a payment instrument registered under the LNE"*. In addition, as this information will be useful for future exchanges with the EBA, members are asked to indicate, for countries where a notification has been submitted but not yet concluded, *"in progress since [date]"*.
- The next WG meeting is scheduled to take place online on **12 March 2026 at 10 am CET**.