

Payment WG Meeting

Minutes

12 March 2026



Minutes and Actions

Meeting of the Fleet Cards Europe Payment Working Group

12 March 2026, 10:00 (CET)

Location	Online	
Chair	Delphine Chilese-Lemarinier, Edenred	
Attendance	Jens Baarveld, MultiTankCard Leon Carford, Radius Antonio Chiesa, DKV Pablo Combalia Travesset, OnTurtle Pauline Gain, Edenred Louis van den Heuvel, Corpay Vashti Higgins, Cardtrend Ondřej Jančařík, Eurowag Diana Jescanina, E100 Vicky Llyod, WEX Frank van Loon, TFC Guillaume Moleins, Edenred Jochem Raatgering, TankPool24 Roland Schwengebecher, Edenred	Secretariat: Aurélie Decker Peigneur, FCE
Apologies	N/A	
Content	<ol style="list-style-type: none">1. Competition rules reminder2. Status of PSR/PSD3 adoption3. Update on PSR / PSD3 PA Action Plan4. Monitoring table on LNE notification update5. FCE Business Factsheet6. 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 reached on PSR/PSD3 in November, the interinstitutional technical work was concluded on 5 March. The package is now expected to proceed to formal adoption by the European Parliament and the Council in the spring. The legislation is expected to become applicable in early 2028.
- The group reviewed in detail the changes adopted to **PSR Articles 2(2)(j)(ii) and (8) and PSD3 Article 39(1) and (2)**. It concluded that the latest amendments do not pose any risk to the fleet card industry.
- Participants questioned the rationale for introducing the new **Article 39(1)(a)**, noting that it may be part of a broader compromise. The European Commission had reportedly opposed making the duty of notification optional and subject solely to the discretion of national competent authorities (NCAs). The new provision therefore appears intended to ensure that NCAs are granted the necessary powers by national legislators, during the transposition of the Directive, to request notification where needed.

3) Update on PSR/PSD3 PA Action Plan

- The Secretary-General informed participants that the Secretariat will continue to closely monitor the formal adoption of the legislative package.
- Participants agreed to review the observations already identified by Radius on the EBA Guidelines on the Limited Network Exclusion (LNE) from 2022 and provide comments on the areas where FCE should prioritise its advocacy. Given indications that the EBA may move forward quickly to draft RTS on the LNE (to be expected for April 2027), participants stressed the importance of preparing a clear set of priorities and requests to strengthen FCE's ability to shape the discussion. This was considered particularly important in light of past difficulties in engaging with the EBA.

Action

The Secretariat will:

- closely monitor the formal adoption of PSR/PSD3.
- reach out DG FISMA to seek clarification on the process and timeline for the drafting of RTS on the LNE.
- start drafting a position paper on the existing EBA Guidelines on the LNE to be discussed at the next meeting.

Members will provide comments on the brief prepared by Radius by 27 March.

4) Monitoring table on LNE notification update

- The Secretary-General shared an updated version of the monitoring table ahead of the meeting and asked members who have not yet responded to do so, even if only to confirm that the information previously provided remains up to date.
- Participants agreed that NCAs which have not responded since 2022 are unlikely to do so before the application of the new PSR/PSD3 framework. While there is currently no requirement obliging NCAs to respond to a notification, participants considered that this issue should be addressed in the upcoming drafting of the RTS. In particular, they suggested introducing a provision whereby, after a certain period following the notification, the absence of a response would be considered as tacit confirmation that notification is not required.
- Participants also exchanged views on the countries where notifications have been submitted. It was noted, for example, that Bulgaria and Croatia have not provided any response, and that some NCAs appear to be significantly delayed in their replies, including those in the Netherlands and France.

Action

Members to send updated information to the Secretariat on their respective notification process.

5) FCE Business factsheet

- The Secretary General informed participants that FCE business factsheet was published on 5 March. Its aim is to raise awareness and improve understanding of fleet cards among key decision-makers and EU mobility and energy stakeholders and to ensure that the fleet card sector is recognised.
- The Secretary General invited feedback from WG members to further improve the content of the document. In particular, members were asked to consider whether additional figures or data could be included to strengthen the factsheet.
- As a call to action, the Secretary General encouraged participants to share the factsheet within their respective networks in order to maximise its impact and visibility.

6) AOB

- The next WG meeting is scheduled to take place online on **16 April 2026 at 15:00 CEST**.