

Card Payments in Europe

Understanding the card payment organization of the main European countries and the upcoming evolutions

Presentation

This educational seminar enables to acquire a global understanding of the European card payments in the following countries: France, Germany, United-Kingdom, Belgium, Spain, Italy, Netherlands and Portugal

Key points

- Perspectives of similarities and differences between European domestic systems
- Constant updates of the content to take into account the evolutions of card payment systems in Europe and of the SEPA technological and regulatory breakthroughs
- Comparison of European countries

Target

Targeted audience includes any staff member (decision maker, service manager, project manager) whose projects are related to banking card systems at a European level and who are involved in card payment projects

Duration

- 1 day

Pre-requisite

The seminar requires participants to have basic knowledge of card systems

Customization upon request

The content of this seminar can be modified and enhanced to meet customer-specific requirements. Please contact us for customization requests and availability of trainers

Trainers

Experts in domestic and international payment systems

Language

This seminar is given in English or French

Price

Contact us

Documentation

Slide deck
Card & Payment Acronyms

About Galitt

Over 20 years of chip card and EMV related payment experience

Galitt is recognized for delivering innovative projects using advanced smart card technology & defining flexible payment architectural solutions

Program

Morning

1. Focus on 3 major Domestic Markets

General overview, key figures, card products, market players, card payment infrastructures and organization, domestic schemes' evolutions for SEPA, e-commerce and innovative payment solutions

- **France**
Cartes Bancaires
- **Germany**
Girocard, ELV/OLV
- **United Kingdom**
Link, UK Payments, International Card Schemes role

2. Other European Domestic Markets

General overview, key figures, card products, market players, card payment infrastructures and organization diagram, market-specific issues

- **Belgium**
Bancontact/MisterCash (BC/MC)
- **Netherlands**
PIN/Maestro
- **Spain**
4B, Servired, Euro 6000
- **Italy**
PagoBancomat, Cartasi
- **Portugal**
Multibanco
- **Organization of countries without a domestic payment scheme**

Afternoon

3. SEPA Founding Principles

- **European Payment Market**
Figures, payment instruments, market features
- **SEPA Concepts and Objectives**
Creation of a European domestic market, means of payment covered (credit transfers, direct debits, cards)
- **SEPA Stakeholders**
European Commission, European Central Bank (ECB), European Payments Council (EPC), Cards Stakeholders Group (CSG)

4. SEPA Cards Framework

- **Legal Framework**
Payment Services Directive (PSD), transposition, Payment Institutions
- **SEPA Cards Framework (SCF)**
SEPA compliance for Payment Schemes, EMV mandate, unbundling principle
- **Standardization and SCF**
"Standardization Volume", FAST, EPAS, OSCar, A2I, CAS
- **SEPA opportunities**
New markets, new services, market consolidation, on-going evolution and future development

Due to the continuous changes, the content of the seminar is updated regularly