



EUROPEAN CENTRAL BANK
EUROSYSTEM

Status: July 2011

OVERVIEW REPORT ON NATIONAL SEPA FORA IN THE EU

Austria	Belgium
Bulgaria	Cyprus
Czech Republic	Denmark
Estonia	Finland
France	Germany
Greece	Hungary
Ireland	Italy
Latvia	Lithuania
Luxembourg	Malta
Netherlands	Poland
Portugal	Romania
Slovakia	Slovenia
Spain	Sweden
United Kingdom	

Austria

National forum	Austrian Payments Council (APC)		
Contact link	http://www.austrianpaymentscouncil.at/		
Chair	Oesterreichische Nationalbank (OeNB)		
Migration plan/report	<u>EN</u> (last update: October 2007)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Bankhaus Carl Spängler & Co • Bankhaus Schelhammer & Schattera • BAWAG/P.S.K. • ERSTE Bank • Hypo Holding • RZB • Schoellerbank • Unicredit Bank Austria • Verband österreichischer Banken und Bankiers • Volksbank AG • 3 Banken Gruppe • Verband der österreichischen Banken und Bankiers (VÖBB) 			<ul style="list-style-type: none"> • Wirtschaftskammer Österreich (WKO)
Links on SEPA			
<ul style="list-style-type: none"> • Oesterreichische Nationalbank, SEPA • Austrian SEPA Platform 			
Sources of information on IBAN and BIC			
<ul style="list-style-type: none"> • Oesterreichische Nationalbank: http://www.oenb.at/de/zahlungsverkehr/allgemeine_Informationen/iban_bic/iban_und_bic.jsp • APC: http://www.austrianpaymentscouncil.at/9778_DE.6521F5C3237018a78353df41fe0f56ac95b5d400 • Austrian SEPA Platform: http://www.stuzza.at/ 			

Belgium

National forum	The Steering Committee on the Future of Means of Payment		
Contact link	http://www.nbb.be/sepa/en		
Chair	National Bank of Belgium		
Migration plan/report	<u>EN</u> (last update: October 2010)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Febelfin • Chair of Paysys Committee • Postal Office 	<ul style="list-style-type: none"> • ATOS Worldline • ISABEL 	<ul style="list-style-type: none"> • SPF Finances - Trésorerie • SPF Technologie de l'information et de la Communication - FEDICT • SPF Budget et Contrôle 	<ul style="list-style-type: none"> • Assuralia • FEDIS • GOC • NSZ • OIVO-CRIOC • Test-Achats / Test-Aankoop

		de la Gestion <ul style="list-style-type: none"> • FOD-SPF Economie, PME, Classes moyennes et Energie • CSVCPRW - Conseil Supérieur des Villes, Communes et Provinces de la Région wallonne • SPF Sécurité sociale • Cabinet du Ministre du Gouvernement de la Région de Bruxelles-Capitale • Ministère de la Communauté Française - CFWB • Ministère de la Région de Bruxelles-Capitale • Ministère de la Région Wallonne • Ministerie van de Vlaamse Gemeenschap • Ministerium der Deutschsprachige Gemeinschaft • UVCW - Union des villes et communes de Wallonie • VVSG - Vereniging van Vlaamse Steden en Gemeenten 	<ul style="list-style-type: none"> • UCM • UNIZO • USS/Synergie4 • VBO/FEB
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Links on SEPA

- SEPAbelgium.be
- [Banking federation](#)
- [National Bank of Belgium on SEPA](#)
- [Federal Finance Administration of Belgium](#)
- [SEPA government site of the Belgian Flemish Community](#)
- [SEPA government site of the Belgian French Community](#)
- [Site combining banking information](#)

Sources of information on IBAN and BIC

- SEPAbelgium.be

Bulgaria

National forum	National Payment Systems Council (NPSC) - acting as national SEPA organisation for the banking and payments industry		
Chair	Bulgarian National Bank		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Bulgarian National Bank • Association of Banks in Bulgaria 	<ul style="list-style-type: none"> • Payment systems operators 	<ul style="list-style-type: none"> • Ministry of Finance 	

Links on SEPA

- Bulgarian National Bank (www.bnb.bg)
- Association of Banks in Bulgaria (www.abanksb.bg)
- Ministry of Finance (www.minfin.bg)

Cyprus

National forum	SEPA Steering Committee		
Contact link	http://www.centralbank.gov.cy/nqcontent.cfm?a_id=7771&lang=en		
Chair	Central Bank of Cyprus		
Migration plan/report	EN (last update: October 2006)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Association of Cypriot Banks • Association of International Banks • Cooperative Sector • Bank of Cyprus • Marfin Popular Bank • Hellenic Bank 	<ul style="list-style-type: none"> • JCC (banks' joint venture company for cards and other payments' infrastructures) 	<ul style="list-style-type: none"> • Ministry of Finance • Treasury/ Accountant General of the Republic • Ministry of Labour and Social Insurance • Ministry of Commerce 	<ul style="list-style-type: none"> • Chamber of Commerce and Industry • Employers and Industrialists Federation • Small shops association • Consumers association
Links on SEPA			
<ul style="list-style-type: none"> • Central Bank of Cyprus 			
Sources of information on IBAN and BIC			
<ul style="list-style-type: none"> • Central Bank of Cyprus: http://www.centralbank.gov.cy/nqcontent.cfm?a_id=7770 			

Czech Republic

National forum	Czech SEPA Coordination Committee		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Czech National Bank • Czech Banking Association • Expected to join soon: Association of Czech Payment Institutions 		<ul style="list-style-type: none"> • Ministry of Finance • Chamber of Economic Affairs 	<ul style="list-style-type: none"> • Union of Industry and Transportation • Czech Association of Treasury • Association of Czech Consumers
Links on SEPA			
EU forum of national SEPA coordination committees, https://circabc.europa.eu/d/d/workspace/SpacesStore/631c17ff-0900-4ea1-b603-440685574115/Czech_Republic.pdf (May 2011)			

Denmark

National forum	No formal national SEPA committee exists. The Danish Bankers Association (Finansrådet) is responsible for consulting and coordinating on SEPA issues among the banks.
Contact links	www.finansraadet.dk
Migration plan / report	The Danish Bankers Association has as written a migration report, which is updated regularly, but it has not been published.
Links on SEPA http://www.nationalbanken.dk/DNUK/Tasks.nsf/side/SEPA!OpenDocument	

Estonia

National forum	Consultation and coordination by the Estonian Council of Payment System Experts, chaired by the Bank of Estonia, in cooperation with the EPC Estonian Committee, chaired by the Estonian Banking Association
Contact links	Bank of Estonia www.eestipank.ee , Estonian Banking Association www.pangaliit.ee
Migration plan/report	EN , ET (last update: September 2010; published by the Estonian Banking Association)
Links on SEPA	
<ul style="list-style-type: none"> Estonian Banking Association http://pangaliit.ee/SEPA/ Bank of Estonia, SEPA http://www.eestipank.ee/pub/et/yldine/pank/maksesysteem/sepa.html?ok=1 	

Finland

National forum	The Core Group of the SEPA Stakeholder Forum in Finland		
Contact links	Federation of Finnish Financial Services, EN ; FI		
Chair	Bank of Finland		
Migration plan/report	EN ; FI (February 2010)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> Federation of Finnish Financial Services Major Finnish Banks 	<ul style="list-style-type: none"> Card payment companies 	<ul style="list-style-type: none"> State Treasury Ministry of Finance The Social Insurance Institution of Finland Finnish Tax Administration 	<ul style="list-style-type: none"> Consumer Body Federation of Finnish Commerce Federation of Finnish Enterprises Finnish Oil and Gas Federation Insurance companies Association of Finnish Local and Regional Authorities Finnish Information Society Development Centre, Mobile Operators, Oil Companies Confederation of Finnish Industries

		<ul style="list-style-type: none"> • Administration of the Evangelical Lutheran Church of Finland • Payment terminal vendors • Major IT companies • Financial management and payroll processing services companies
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<p>Links on SEPA</p> <ul style="list-style-type: none"> • Bank of Finland • Financial Supervision • Finnish Information Society Development Centre • www.opuscapita.fi, SEPA-info • www.tietoenator.com, SEPA-info • www.basware.com, SEPA-info • http://fi.wikipedia.org/wiki/Single Euro Payments Area

France

National forum	French national SEPA Committee
Contact link	http://www.sepafrance.fr
Chair	Banque de France & French Banking Federation
Migration plan/report	EN , FR (last update: 11 October 2007); first migration report (November 2008): EN , FR

Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Banque de France • Banque Populaire • BNP Paribas • Caisses d'Épargne • Caisse des depots et consignations • Crédit Agricole • Crédit Mutuel - CIC • HSBC • La Banque Postale • Société Générale • IEDOM (French Overseas Departments Note-Issuing Bank) • OCBF (Office for Banking and Financial Coordination) • The CFONB Chairman (French Committee for Banking Organisation and Normalisation) • ASF (French Association of Financial Companies) • Monaco's Banking association 	<ul style="list-style-type: none"> • GCB (CB Bank Card GCB (CB Bank Card consortium)) • STET (Technological Systems for Exchange and Processing) 	<ul style="list-style-type: none"> • DGFIP (public finance department) • DGME (government modernisation department) • DGTPE (treasury and economic policy department) • DGCCRF (competition, consumer protection and fraud repression department) • DGDDI (customs and indirect taxes department) • DSS (social security department) • Ministry of Justice • Principality of Monaco – Budget and Treasury Direction 	<ul style="list-style-type: none"> • 5 members named by the Conseil 5 members named by the Conseil du commerce de France • 5 representatives of consumers associations: ADEIC, AFOC, CLCV, Indecosa CGT, UFC Que Choisir • AFTE (French Association of Corporate Treasurers) • CGPME (General Confederation of Small and Medium sized Enterprises) • MEDEF (French Business Confederation) • A member of Parliament • A senator • A representative of the Economic, Social and Environmental Council • AMF (French Mayors Association) • The CCSF Chairman (Consultative Committee)

			on the Financial Sector) • A representative of the press
Links on SEPA			
<ul style="list-style-type: none"> • Banque de France, SEPA • www.sepafrance.fr • French Banking Federation / Fédération Bancaire Française 			
Sources of information on IBAN and BIC			
<ul style="list-style-type: none"> • http://sepafrance.fr/fr/content/questions-reponses-experts 			

Germany

National forum	Forum "Endnutzer"		
Contact link	Zentraler Kreditausschuss		
Chair	Zentraler Kreditausschuss ¹		
Migration plan/report	EN , DE (last update: November 2007)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Central Credit Committee (Zentraler Kreditausschuss) • Deutsche Bundesbank • German Association of Credit Banks (Bankenfachverband e.V.) 		<ul style="list-style-type: none"> • Federal Ministry of Finance (Bundesministerium der Finanzen) • Federal Ministry of Justice (Bundesministerium der Justiz) 	<ul style="list-style-type: none"> • Association of German Development Non-governmental Organisations (VENRO Verband Entwicklungspolitik deutscher Nicht-regierungsorganisationen e.V.) • Association of German Transport Companies (Verband deutscher Verkehrsunternehmen) • BVI German Investment and Asset Management Association (Bundesverband Investment und Asset Management e.V.) • Federal Association of German Housing and Real Estate Enterprises (GdW Bundesverband deutscher Wohnungs- und Immobilienunternehmen e.V.) • Federal Association of Non-statutory Welfare (Bundesarbeitsgemeinschaft der Freien Wohlfahrtspflege) • Federation of German Consumer Organisations (Verbraucherzentrale)

¹ The Zentraler Kreditausschuss is the joint committee operated by the central associations of the German banking industry.

			<p>Bundesverband e.V.)</p> <ul style="list-style-type: none"> • Federation of German Industries (Bundesverband der Deutschen Industrie e.V.) • Federation of German Newspaper Publishers (Bundesverband deutscher Zeitungsverleger) • Federation of German Wholesale and Foreign Trade (Bundesverband des Deutschen Groß- und Außenhandels e.V.) • German Association for Small and Medium-sized Businesses (Bundesverband mittelständische Wirtschaft Unternehmerverband Deutschland e.V.) • German Chambers of Industry and Commerce (Deutscher Industrie- und Handelskammertag) • German Association of New Energy Suppliers (Bundesverband neuer Energieanbieter e.V.) • German Confederation of Skilled Crafts (Zentralverband des Deutschen Handwerks e.V.) • German Insurance Association (Gesamtverband der Deutschen Versicherungswirtschaft e.V.) • German Leasing Association (Bundesverband Deutscher Leasingunternehmen) • German Retail Federation (Hauptverband des Deutschen Einzelhandels e.V.) • Organisation of German Magazine Publishers (Verband deutscher Zeitschriftenverleger e.V.) • The German Association of Energy and Water Industries (Bundesverband der Energie- und Wasserwirtschaft e.V.) • Paritätischer Wohlfahrtsverband – Gesamtverband e.V.
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			<ul style="list-style-type: none"> • Several (socially oriented) lotteries (e.g. TV-Lotteries, "Aktion Mensch")
Links on SEPA <ul style="list-style-type: none"> • Deutsche Bundesbank, SEPA , also reachable under www.sepadeutschland.de and www.sepa-de.de. • Zentraler Kreditausschuss 			
Sources of information on IBAN and BIC <ul style="list-style-type: none"> • http://www.bundesbank.de/zahlungsverkehr/zahlungsverkehr_sepa.php 			

Greece

National forum	SEPA forum		
Contact link	www.sepa.gr		
Chair	Bank of Greece		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Hellenic Bank Association (HBA) • SEPA Coordination Committee of the HBA 	<ul style="list-style-type: none"> • DIAS SA (local ACH) 	<ul style="list-style-type: none"> • Ministry of Finance • Public Utilities 	<ul style="list-style-type: none"> • Union of Hellenic Chambers of Commerce • Federation of Greek Industries • Athens Chamber of Commerce • Consumer Associations
Links on SEPA <ul style="list-style-type: none"> • www.sepa.gr • Hellenic Bank Association www.hba.gr/Index.asp?Menu=20 			
Sources of information on IBAN and BIC <ul style="list-style-type: none"> • www.bankofgreece.gr/BoGDocuments/IBAN-International_Bank_Account_Number.pdf 			

Hungary

National forum	Hungarian SEPA Association – acting as national SEPA organisation for the banking and payments industry		
Contact link	http://www.sepahungary.hu		
Migration plan/report	EN (last update: March 2010)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • 15 large banks • Hungarian Banking Association • MNB (Hungarian Central Bank) • 1 other financial institution 		<ul style="list-style-type: none"> • Hungarian Financial Supervisory Authority • Prime Minister's Office 	
Links on SEPA <ul style="list-style-type: none"> • www.sepahungary.hu 			

Ireland

National forum	Irish Payment Services Organisation (IPSO) – acting as national SEPA organisation for the banking and payments industry		
Migration plan/report	Updated plan to be published Q3/Q4 2011		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
All credit institutions currently active as direct participants in the Irish retail payment system.			
Links on SEPA <ul style="list-style-type: none"> • www.ipso.ie/ • www.ibf.ie/ • www.sepa.ie/ 			
Sources of information on IBAN and BIC <ul style="list-style-type: none"> • Irish Payment Services Organisation (IPSO): www.ipso.ie 			

Italy

National forum	National Migration Committee		
Contact link	http://www.bancaditalia.it/sispaga/sms/sepa		
Chair	Banca d'Italia & Italian Bankers' Association (ABI)		
Migration plan/report	<u>EN</u> (last update: May 2007), <u>IT</u> (last update: December 2007), executive summary: <u>EN</u> (last update: December 2007) ; <u>IT</u> (last update: October 2010), executive summary: <u>EN</u> (last update: October 2010)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Italian Bankers' Association • Post Office 	<ul style="list-style-type: none"> • CO.GE.BAN (Convention for the management of the Bancomat trademark) (observer status) 	<ul style="list-style-type: none"> • Ministry of Finance 	<ul style="list-style-type: none"> • AITI - The Italian Association of Corporates' Treasurers • Consiglio Nazionale dei Consumatori e degli Utenti (CNCU) (National association of Consumers and Users) • Centro Nazionale per l'Informatica nella Pubblica Amministrazione (CNIPA) National Centre for Information Technology in Public Administration • CNA - Confederazione nazionale dell'artigianato e delle piccole imprese (National Confederation of Craft Trades and Small Firms) • Confapi - Confederazione

			<p>italiana della piccola e media industria privata – (Italian Association of SMEs)</p> <ul style="list-style-type: none"> • Confcommercio (Italian General Confederation of Enterprises, Professional Occupations and Self-employment) • Confesercenti (Association of businesses from commerce, tourism, services and crafts and from among small-medium sized businesses) • Confindustria (the main organisation representing Italian manufacturing and services companies) • Confartigianato (Association of SMEs) • Federdistribuzione (Association of enterprises) • LegaCoop (National Association of Consumer Cooperatives) • Interbank Convention on Automation (CIPA) • Consorzio CBI (Association for Interbank Corporate Banking (observer status))
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Links on SEPA

- [Banca d'Italia, SEPA](#)
- [ABI](#)
- www.icbpi.it
- www.siassb.eu
- www.aiti.it

Sources of information on IBAN and BIC

- In Italy migration to IBAN has been successfully completed. Information on migration to IBAN is available in the following brochures which can be downloaded from the SEPA-ABI website: <http://sepa.abi.it/>. No English version is available.
- IBAN e Bonifici SEPA (IBAN and SEPA Credit Transfer)
- IBAN e Bonifici SEPA: novità per le imprese (IBAN and SEPA Credit Transfer for corporate users)

Latvia

National forum	National SEPA working group		
Contact link	http://www.sepalatvija.lv		
Chair	Latvijas Banka; Deputy: The Association of Latvian Commercial banks		
Migration plan/report	EN (last update: 22 February 2010), LV (last update: 15 December 2009)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Latvijas Banka • Association of Latvian 	<ul style="list-style-type: none"> • Ltd "First Data Latvia" 	<ul style="list-style-type: none"> • Ministry of Finance of the Republic of Latvia 	<ul style="list-style-type: none"> • Latvian Consumer Rights Protection Centre

Commercial banks	<ul style="list-style-type: none"> • JSC "Itella Information" • Latvian Information and Communications Technology Association 	<ul style="list-style-type: none"> • Treasury of the Republic of Latvia • State JSC "Latvijas Pasts" 	<ul style="list-style-type: none"> • Latvian Merchant Association • Small and Medium-Sized Enterprises and Crafts Consultative Committee • Employers' Confederation of Latvia
Links on SEPA <ul style="list-style-type: none"> • SEPA Latvia • Association of Latvian Commercial Banks • Bank of Latvia 			

Lithuania

National forum	SEPA Coordination Committee		
Chair	Bank of Lithuania		
Migration plan/report	EN (last update: December 2010)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Bank of Lithuania • Association of Lithuanian Banks • Representatives of domestic commercial banks 		<ul style="list-style-type: none"> • Ministry of Finance (observer) 	Customers representatives are invited on ad-hoc basis
Links on SEPA <ul style="list-style-type: none"> • Bank of Lithuania, SEPA 			
Sources of information on IBAN and BIC <ul style="list-style-type: none"> • SEPA migration plan 			

Luxembourg

National forum	Luxembourg Bankers' Association (ABBL) / Payments, ICT & Standardisation Committee		
Contact link	http://www.abbl.lu/dossiers/sepa		
Chair	ABBL		
Migration plan/report	EN (last update: February 2010)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Major retail banks • Banque centrale du Luxembourg • CSSF (Commission for the Supervision of the Financial Sector) 	<ul style="list-style-type: none"> • Bancomat (national debit cards scheme) • Cetrel (main card processor and operator of the national direct debit scheme) 	<ul style="list-style-type: none"> • Ministry of finance (invited on ad-hoc basis) 	<ul style="list-style-type: none"> • Consumers' association (invited on ad-hoc basis) • Professional associations (retailers, industries, insurance, etc.) (invited on ad-hoc basis) • Chamber of commerce (invited on ad-hoc basis)

Links on SEPA

- [ABBL http://www.abbl.lu/dossiers/sepa](http://www.abbl.lu/dossiers/sepa)
- [Central bank of Luxembourg, SEPA http://www.bcl.lu/fr/systemes_paiement/paiement_masse/Page_SEPA/index.html](http://www.bcl.lu/fr/systemes_paiement/paiement_masse/Page_SEPA/index.html)

Sources of information on IBAN and BIC

- <http://www.abbl.lu/dossiers/sepa>

Malta

National forum	Malta Bankers' Association (MBA) - acting as national SEPA organisation for the banking and payments industry
Contact link	www.maltabankers.org
Chair	Central Bank of Malta
Migration plan/report	http://www.centralbankmalta.org/updates/Downloads/pdfs/sepa_imp_plan_apr10.pdf

Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
Retail Banks			

Links on SEPA

- [Central Bank of Malta, SEPA](#)
- [Malta Bankers Association](#)

The Netherlands

National forum	National Forum on the Payment System - Consultative Platform SEPA
Contact link	http://www.sepanl.nl/ http://www.dnb.nl/
Chair	De Nederlandsche Bank (DNB)
Migration plan/report	EN , NL (last update: 20 August 2009)

Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Netherlands Bankers' Association • Currence • DNB 		<ul style="list-style-type: none"> • Ministry of Finance • Ministry of Economic Affairs 	<ul style="list-style-type: none"> • Dutch Senior Citizens' Association) • Dutch Consumers' Association • Federation for the Visually Handicapped • User Platform for the Payment System • Dutch Association of Catering Establishments • Council of Dutch Retail Business • Dutch Home Shopping Organisation • Netherlands Petroleum Industry Association

Links on SEPA

- [Website of the steering committee on SEPA](#)
- [Netherlands Bankers' Association](#)

- [De Nederlandsche Bank on SEPA](#)
- [Website of the scheme owner of Dutch payments instruments](#)
- [General information on payment systems](#)

Sources of information on IBAN and BIC

- <http://www.ibanbicservice.nl/>

Poland

National forum	SEPA Polska / SEPA Poland (SEPA PL) – acting as national SEPA organisation for the banking and payments industry		
Contact link	http://www.sepapolska.pl		
Chair	Polish Bank Association (Związek Banków Polskich- ZBP)		
Migration plan/report	EN (last update: 15 October 2007)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
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Links on SEPA			
<ul style="list-style-type: none"> • National Bank of Poland • Polish Bank Association 			
Sources of information on IBAN and BIC			
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Portugal

National forum	Payment Systems Forum / SEPA Steering Committee		
Contact link	http://www.bportugal.pt/en-US/SistemasdePagamento/PagamentosdeRetalho/Pages/SEPA.aspx		
Chair	Banco de Portugal		
Migration plan/report	National Implementation Plan (migration table) EN , PT (last update: October 2010)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • APB - Portuguese Banking Association • ASFAC - Association of Specialised Credit Institutions • Millennium BCP (Commercial Bank) • Caixa Geral de Depósitos (Commercial Bank) 	<ul style="list-style-type: none"> • SIBS 	<ul style="list-style-type: none"> • ANMP - National Association of Portuguese Municipalities • Social Security Institute • Social Security Financial Management Institute • Directorate General for Consumers • Tax Agency • Portuguese Treasury and Government Debt Agency • Caixa Geral de Aposentações, (Public 	<ul style="list-style-type: none"> • DECO - The Portuguese Association for Consumer Protection • SEFIN - Portuguese Association of Consumers and Users of Financial Services • Portugal Telecom (Telecommunications) • Sonaecom (Telecommunications) • TMN (Telecommunications) • Vodafone-PT (Telecommunications) • ZON Multimedia

		body administrating the Portuguese civil servants' pension scheme) • Civil Servant Health Care System	(Telecommunications) • EDP - Energias de Portugal (Electricity supply) • ADP - Águas de Portugal (Water supply) • Fidelidade Mundial (Insurance Company) • Jerónimo Martins (Retailer) • SONAE (Retailer)
Links on SEPA <ul style="list-style-type: none"> • Banco de Portugal • SIBS 			

Romania

National forum	National SEPA Committee		
Contact link	arb@arb.ro		
Chair	Romanian Banking Association		
Migration plan/report	EN, RO (last update: October 2009)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Romanian Banking Association • National Bank of Romania (observer) 	TRANSFOND S.A. (i.e. operator of the national retail payment system)	<ul style="list-style-type: none"> • Ministry of Public Finance 	
Links on SEPA <ul style="list-style-type: none"> • Romanian Banking Association, SEPA • Banca Nationala a Romaniei, SEPA 			

Slovakia

National forum	Slovak Committee for SEPA		
Migration plan/report	EN (last update: December 2006)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Slovak Banking Association • Národná Banka Slovenska (National Central Bank) 		<ul style="list-style-type: none"> • Ministry of Finance SR • The State Treasury 	<ul style="list-style-type: none"> • Corporates/SMEs representative • Slovenská pošta (The Slovak Post)
Links on SEPA <ul style="list-style-type: none"> • National Bank of Slovakia 			

Slovenia

National forum	National SEPA Forum		
Contact link	http://ww.zbs-giz.si http://ww.sepa.si		
Chair	Slovenian Bank Association		
Migration plan/report	<u>EN</u> , <u>SI</u> (February 2010)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • Banka Slovenije • Members of the Slovenian Bank Association 	<ul style="list-style-type: none"> • Intesa Sanpaolo Card d.o.o. • Fidelity National Information Services • BA card scheme • Karanta card scheme • Activa card scheme • Bankart d.o.o. 	<ul style="list-style-type: none"> • Ministry of Finance • Public Payments Administration of the Republic of Slovenia • Tax Administration of the Republic of Slovenia • The Institute for Pension and Disability Insurance of Slovenia 	<ul style="list-style-type: none"> • Chamber of Craft and Small Business of Slovenia • Chamber of Commerce and Industry of Slovenia • Consumer Protection Office • Slovenian Chamber of Commerce • Chamber of Agriculture and Forestry of Slovenia • Slovenian Consumers' Association • Slovenian Insurance Association • Competition Protection Office • Agency of the Republic of Slovenia for Public Legal Records and Related Services
Links on SEPA			
<ul style="list-style-type: none"> • Bank Association of Slovenia • www.sepa.si 			
Sources of information on IBAN and BIC			
<ul style="list-style-type: none"> • Banka Slovenije (http://www.bsi.si/en/payment-systems.asp?Mapald=247) 			

Spain

National forum	SEPA Observatory		
Contact link	http://www.sepaesp.es		
Chair	Banco de España		
Migration plan/report	<u>EN</u> , <u>ES</u> (last update: May 2007); status report: <u>ES</u> (last update: July 2009), more: www.sepaesp.es		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> • AEB (Spanish Banking Association) • CECA (Spanish 	<ul style="list-style-type: none"> • Euro6000 • Servired • Sistema 4B 	<ul style="list-style-type: none"> • General Treasury of the Social Security • Spanish Public Treasury 	<ul style="list-style-type: none"> • ANGED (Retailers – large) • CEC (Retailers – S&M)

<ul style="list-style-type: none"> Confederation of Savings Banks) Banco Cooperativo (representing the Spanish Cooperative Banks) UNACC (representing the Spanish Cooperative Banks Association) Banco Popular Banco Sabadell Caixa Galicia Grupo BBVA Grupo Santander Bankinter Cajamadrid La Caixa 	<ul style="list-style-type: none"> Iberpay (CSM) 	<ul style="list-style-type: none"> Ministry for Public Administrations AEAT (Spanish Tax Agency) 	<ul style="list-style-type: none"> ASSET (Corporate treasurers) UNESPA (Spanish Union of Insurance and Reinsurance Institutions) ADICAE (Consumer association) UCE (Consumer association) ASNEF (Spanish Association of Credit Financial Institutions)
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Links on SEPA

- www.sepaesp.es
- [Asociación Española de Banca \(AEB\)](#)
- [Confederación Española de Cajas de Ahorro \(CECA\)](#)
- [Union Nacional de Cooperativas de Crédito \(UNACC\)](#)
- [Sociedad Española de Sistemas de Pago \(Iberpay\)](#)
- [Banco de España](#), SEPA

Sources of information on IBAN and BIC

- <http://www.sepaesp.es/herramienta/conversion.htm> (conversion tool from BBAN to IBAN-BIC)

Sweden

National forum	Swedish SEPA Steering Group of the Swedish Bankers' Association – acting as national SEPA organisation for the banking and payments industry		
Contact link	http://www.bankforeningen.se/		
Chair	Swedish Bankers' Association		
Migration plan/report	EN , SV (last update: 29 May 2009)		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
<ul style="list-style-type: none"> Open for members of Swedish Bankers Association. All major Swedish banks are active. Swedish Central Bank (observer) 	PAN Nordic Cards Association (observer)		
Links on SEPA			
<ul style="list-style-type: none"> Sveriges Riksbank Swedish Bankers' Association 			

United Kingdom

National forum	No national SEPA forum, however Payments Council acts as the national SEPA organisation for the banking and payments industry. Payments Council also communicates and consults on a bilateral basis with interested UK stakeholders including members of the Payments Council User Fora.		
Contact link	http://www.paymentscouncil.org.uk/		
Migration plan/report	No formal national SEPA Migration Plan since, in the UK, migration is limited to the domestic euro credit transfer scheme operated by Bacs, which has very low volumes and for which an end date has already been agreed by the Bacs Board. The UK does not operate a national/domestic euro direct debit scheme. The card schemes most commonly used by UK cardholders – Visa, MasterCard/Maestro and LINK – adhere to the SEPA Cards Framework.		
Financial institutions	Card schemes and payment infrastructures	Public administrations	Customers representatives (and other representatives)
Links on SEPA			
<ul style="list-style-type: none"> • Payments Council 			
Sources of information on IBAN and BIC			
<ul style="list-style-type: none"> • Payments Council: http://www.paymentscouncil.org.uk/what_do_we_do/standards/our_role/-/page/1174 			