

COMPOSITION OF THE EURO RETAIL PAYMENTS BOARD (ERPB)

(February 2025)

Chair: Mr Piero Cipollone, member of the Executive Board of the ECB

Sector	Member	Alternate
<i>Consumers</i> BEUC (European Consumers' Organisation)	Mr Agustín Reyna Director General, BEUC	Ms Sylvia Maurer Director for advocacy coordination, BEUC
<i>Consumers</i> AGE Platform (the association of consumers 50+)	Mr Maciej Kucharczyk Secretary General, AGE Platform	<i>Nomination pending</i>
<i>Retailers</i> EuroCommerce	Ms Isabelle Clairac CEO, Market Pay (Carrefour Group)	Ms Christel Delberghe Director General, EuroCommerce
<i>Internet retailers</i> Ecommerce Europe	Mr Marc Nieto CEO, MPServices	Mr Luca Cassetti Secretary General, Ecommerce Europe
<i>Corporates</i> EACT & BusinessEurope	Mr François Masquelier Chair, EACT; CEO of Simply Treasury	Ms Florence Ségurel Director of Strategy and Payment Management, SNCF Voyageurs
<i>SMEs</i> SMEunited	Mr Bernard Cohen-Hadad President, CPME	Ms Véronique Willems Secretary General, SMEunited
<i>National public administrations</i>	Mr Harald Waiglein Chair EU Financial Services Committee & Director General Economic Policy, Financial Markets and Customs Duties at the Austrian Ministry of Finance	Mr Michael J McGrath Vice-Chair EU Financial Services Committee & Assistant Secretary Funds, Insurance, Markets & Pensions Division Department of Finance, Ireland
European Payments Council (EPC)	Mr Javier Santamaría Chair, EPC	Ms Rita Camporeale Vice-Chair, EPC; Head of Payment System of the Italian Banking Association
<i>Co-operative banks</i> European Association of Co-operative Banks (EACB)	Ms Marie-Anne Livi Director of Strategy and Interbank Relations, Payment Services, Crédit Agricole	Ms Tanja Müller-Ziegler Member of the Board of Managing Directors of the Bundesverband der Deutschen Volksbanken und Raiffeisenbanken
<i>Savings banks</i> European Savings & Retail Banking Group (ESBG)	Mr Joachim Schmalzl Executive Board member, DSGV	Mr Juan Morlá Tomás CEO and Board Member, Caixabank Payments
<i>Commercial banks</i> European Banking Federation (EBF)	Mr Maurizio Sella Chair, Banca Sella Holding	<i>Nomination pending</i>
<i>Payment institutions</i> European Payment Institutions Federation (EPIF)	Mr Konstantinos Maragkakis CEO, Paysafe	Mr Elie Beyrouthy Chair, EPIF
<i>E-money institutions</i> E-money Association	Mr Joe Heneghan CEO, Revolut Ireland	Mr Paul Townsend Chairman, Vitesse PSP
<i>European Third Party Providers Association (ETPPA)</i>	Mr Arturo González Mac Dowell President & CEO, Eurobits technologies	Mr Ralf Ohlhausen Business Development Director, PPRO Group
<i>Active participants</i> Five euro area national central banks and one non-euro area national central bank on a rotating basis		

Observer

European Commission