

COMPOSITION OF THE EURO RETAIL PAYMENTS BOARD (ERPB)

(November 2023)

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

Sector	Member	Alternate
Consumers	Ms Monique Goyens	Ms Ursula Pachl
BEUC (European Consumers' Organisation)	Director General, BEUC	Deputy Director General, BEUC
Consumers	Mr Maciej Kucharczyk	Ms Anne-Sophie Parent
AGE Platform (the association of consumers 50+)	Secretary General, AGE Platform	AGE Platform
Retailers	Ms Isabelle Clairac	Ms Christel Delberghe
EuroCommerce	CEO, Market Pay (Carrefour Group)	Director General, EuroCommerce
Internet retailers	Mr Marc Nieto	Mr Luca Cassetti
Ecommerce Europe	CEO, MPServices	Secretary General, Ecommerce Europe
Corporates	Mr François Masquelier	Nomination pending
EACT & BusinessEurope	Chair, EACT; CEO of Simply Treasury	
SMEs	Mr Bernard Cohen-Hadad	Ms Véronique Willems
SMEunited	President, CPME	Secretary General, SMEunited
National public administrations	Mr Harald Waiglein	Mr Michael J McGrath
	Chair EU Financial Services Committee & Director General Economic Policy, Financial Markets and Customs Duties at the Austrian Ministry of Finance	Vice-Chair EU Financial Services Committee Assistant Secretary Funds, Insurance, Markets & Pensions Division Department of Finance, Ireland
European Payments Council (EPC)	Mr Javier Santamaría	Ms Rita Camporeale
	Chair, EPC	Vice-Chair, EPC; Head of Payment System of the Italian Banking Association
Co-operative banks	Ms Marie-Anne Livi	Ms Tanja Müller-Ziegler
European Association of Co-operative Banks (EACB)	Director of Strategy and Interbank Relations, Payment Services, Crédit Agricole	Member of the Board of Managing Directors o the Bundesverband der Deutschen Volksbank und Raiffeisenbanken
Savings banks	Mr Joachim Schmalzl	Mr Juan Morlá Tomás
European Savings & Retail Banking Group (ESBG)	Executive Board member, DSGV	CEO and Board Member, Caixabank Paymen
Commercial banks	Mr Maurizio Sella	Nomination pending
European Banking Federation (EBF)	Chair, Banca Sella Holding	, and the same of
Payment institutions	Mr Konstantinos Maragkakis	Mr Elie Beyrouthy
European Payment Institutions Federation (EPIF)	CEO, Paysafe	Chair, EPIF
E-money institutions	Mr Joe Heneghan	Mr Paul Townsend
E-money Association	CEO, Revolut Ireland	Chairman, Vitesse PSP
European Third Party Providers Association (ETPPA)	Mr Arturo González Mac Dowell	Mr Ralf Ohlhausen

Observer

European Commission