

The European Payments Stakeholders Group launches a public consultation on the revised version 10.5 of its SEPA Payments Standardisation Volume

The European Payments Stakeholders Group (EPSG), the industry association for payment standardisation in the Single Euro Payments Area (SEPA), is releasing today version 10.5 of the SEPA Payments Standardisation Volume (the Volume) for a three-month public consultation. The Volume is considered a key document for the payments industry, aiming to enhance digital payments standardisation, interoperability, and security in Europe.

All stakeholders are invited to provide feedback by 09 March 2026.

This three-month public consultation is part of a regularly planned cycle and ensures that the Volume is kept up to date with any developments in digital payment technology and regulation. All the Books part of the Volume are provided with tracked changes to make the comparison with the previous version of the Volume (10.0) easier.

The main update included in this version 10.5 regards the extension of its scope to instant payments (referred to in the Volume as Instant Credit Transfer Transactions, or ICT Transactions) alongside card payments. This extension of scope aligns with the broader mandate of the association to facilitate payment harmonisation at the Point of Interaction (POI), which is no longer limited to card-based payments. Its name has also been changed to SEPA Payments Standardisation Volume to reflect its new scope. It also covers regulatory and innovation-related aspects, as well as the editorial updates that are part of the standard Volume cycle.

In this version 10.5, the description of instant payment use cases first describes the so-called 'one-off payments', which are the basic payment services (as opposed to, e.g., refunds, pre-authorised or recurring payments) allowing a customer to pay for the purchase of goods and services from a merchant using a digital payment instrument.

Torbjörn Furubjelke, Chair of the EPSG, and Jean-Philippe Joliveau, Vice-Chair, commented: *'This is a turning point for the EPSG Volume, as it now extends its scope to instant payments, a payment instrument that is steadily getting traction in the European market. Maintaining card payment requirements has not been neglected, and you will find many relevant updates also for card payments in this new version. We would like to thank all the EPSG expert teams and their members for their hard work in delivering this update and we look forward to receiving contributions during this public consultation which will ensure a high quality of the EPSG's output in the release of version 11 of the Volume.'*

More information about the EPSG consultation can be found on its [website](#).