

1. WHAT IS ECRI?

The European Credit Research Institute (ECRI) is a think-tank managed by the Centre for European Policy Studies (CEPS) and has its own board with its own strategy. At present, there are **12 corporate members** in the board (ACCIS, ACI Worldwide, American Express, Cofidis, Crédit Agricole, BNP Paribas, ING, International Personal Finance, Mastercard, Providential Finance, Schufa and VISA Europe); in addition, ECRI has an associate members (The Association of Luxembourgian bankers).

2. "ACTIVITY SCOPE" COVERED BY ECRI

Due to the relative small size of the board, each of the 12 corporate members has a lot of power in deciding about the activities of ECRI. These activities cover the "**activity scope**" of ECRI:

- **Mortgage credit;**
- **Consumer credit;**
- **Payments;**
- **Savings accounts;**
- **Current accounts;**
- **Non-life insurance (property/mortgage insurance, etc);**
- **Other types (student loans, etc).**

3. "POLICY SCOPE" COVERED BY ECRI

The "**policy scope**" covered by ECRI relates to the "**activity scope**" and includes (this is not an exhaustive list):

- All the **pieces of legislation directly related to the "activity scope"** (in particular: Payment Service Directive 2 (PSD2), Multi-Fee Interchange Regulation, Mortgage Credit Directive, Consumer Credit Directive, Anti-Money Laundering Directives, etc.).
- All the "**multi-sectoral pieces of legislation that can affect the activities related to the "activity scope"** of ECRI (in particular: General Data Protection Regulation, e-IDAS, etc.).
- All **Innovation policies** that can affect the development of **FinTech and digitalisation** of the products covered by ECRI (in particular: sandboxes, subsidies for incubators, etc).
- **Macroeconomic policies** (monetary policies, housing policies, etc).
- **Taxation policies.**

4. ACTIVITIES OF ECRI AIMED AT COVERING 2. AND 3.

The "activities" of ECRI on which a new full member will have a power of decision are:

- **Regular publications** within the "*activity scope*" and "*policy scope*" of ECRI (short commentaries, policy brief or research report).
- **Conferences and events** bringing together senior practitioners, distinguished academics and high level officials with the aim of fostering the exchange of ideas on issues of common concern.
- **Task Forces** on a specific topic defined and decided by the board members; the objective is to draft a report with key recommendations based on the consensus made with the different members of the Task Force during a series of meetings. High circulation of the report is ensured by the vast network of CEPS and ECRI.
- **The production of statistics** which are used by numerous organisations including international regulators. ECRI produces a statistical package every year, which costs 600 euros but is free of charge for ECRI Members.
- **Networking and visibility** on the Brussels stage (notably via the [ECRI](#) website and the publications of regular Newsletters including articles by external stakeholders).
- **Projects** with the European regulators and the industry where Board Full members can give their views (for example, we completed last August a large research report for the European Commission DG FISMA on a project covering FinTech and cross-border activities in the EU).

5. CORPORATE MEMBERSHIP SCHEMES FOR COMPANIES

Scheme 1: **ECRI** Corporate membership (EUR 12,000)



Scheme 2: **ECRI** Corporate membership + **ECMI** Membership (EUR 13,000)



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Corporate Members



Associate Members

