

## 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 **10 corporate members** in the board (ACCIS, ACI Worldwide, American Express, Cofidis, Crédit Agricole, BNP Paribas, ING, Mastercard, Providential Finance, Schufa and VISA Europe).

## 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

