EUROPEAN CREDIT RESEARCH INSTITUE

ECRI MEMBERSHIP

Understanding credit and payment markets for Europe

The European Credit Research Institute provides **in-depth analysis and insight** into the structure, evolution and regulation of retail financial services markets in Europe. Through its research activities, publications and conferences, ECRI keeps its members up-to-date on a variety of topics on payments and consumer credit at European level, such as consumer credit and housing loans, instant payments, online payments, credit reporting and consumer protection. ECRI also provides **a venue for its members to participate in the EU level policy discussion**.

ECRI is an **independent, non-profit research institute** that develops its expertise from an interdisciplinary team and networks of academic cooperation partners. It was founded in 1999 by a consortium of European banking and financial institutions. ECRI's operations and staff are managed by the Centre for European Policy Studies.

2026

PRINCIPAL ACTIVITIES

ECRI aims to contribute to the development of European retail financial markets by conducting **in-depth analysis of the relevant regulatory initiatives** that are taking place at the EU level. In the current reshaping of the European financial markets, the issues of special interest for the Institute are the developments in the consumer credit and mortgage markets, the role and the use of credit information, the rapidly evolving payment services industry with the emerging of new electronic payment solutions such as instant payments, the development of the digital euro, open banking and open finance. In order to ensure the **high relevance of the topics analysed**, the Institute welcomes its member organisations to raise the issues that are of concern to their business. Through **scientifically robust research reports, task forces and conferences**, ECRI provides the venue for the discussion of these issues between the industry, policy makers, academia as well as other stakeholders.

01 RESEARCH

- **ECRI Research Reports** present in-depth analyses of the key issues affecting retail financial services in the member states of the European Union. ECRI participates in large-scale research projects in cooperation with the European Commission and with other international research institutions.
- **ECRI Policy Briefs** give overviews of ongoing regulatory or policy initiatives impacting the European retail financial services landscape.
- **ECRI Commentaries** provide informed insights and views on the EU retail financial services market and the latest regulatory developments.
- **ECRI Statistical Package** offers a comprehensive annually updated dataset that presents the latest available statistical information on credit to households and relevant macroeconomic developments.

02 CONFERENCES & ROUNDTABLES

ECRI Conferences debate emerging policy questions and provide a platform for an open exchange of views among policy-makers, academics, industry representatives and consumer associations. ECRI Roundtables provide the ECRI members an exclusive possibility to discuss issues of special concern together with policy makers and selected other stakeholders.

PRINCIPAL ACTIVITIES

03 ECRI WEBSITE

The Institute's website (www.ecri.eu) offers the latest ECRI news, publications and policy monitoring with a categorised library. ECRI members have access to a restricted area featuring special databases and documents.

04 ECRI NETWORK

ECRI, thanks to its 25 years of experience in credit and payment markets has an has a broad network of cooperation partners. ECRI also has an academic committee which advises its members

MEMBERSHIP BENEFITS

- The possibility to participate in a proactive, highly reputed, independent European research institute.
- Timely coverage of competition and regulatory developments in the retail financial services market.
- Free access to ECRI's Statistical Packages, surveys and databases.
- Access to external research, policy networks and contacts at CEPS.
- Appointment to the ECRI Executive Committee and attendance at Executive Committee meetings.
- Access to ECRI's in-house expertise.
- Invitations to high-level conferences, seminars and workshops.
- Possibility to propose and co-sponsor events.
- Information on ECRI's current research and activities through regular email updates.

ECRI Corporate Membership

12,000 EUR/YEAR

ECRI Associate Membership

5,000 EUR/YEAR

HOW TO PROCEED?

01 Please fill in and sign a printed copy of the membership application form and send it either by mail ecri@ceps.eu

02 As soon as ECRI's Board of Directors has accepted your application you will be invoiced the annual fee. You will then be invoiced annually on the day you first became member. Notice of cancellation should be given at least 3 months prior to the issuance of the next membership bill.

03 For more information contact beatriz.pozo@ceps.eu

ECRI CORPORATE MEMBERS

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MEMBERSHIP APPLICATION FORM

ORGANISATION INFORMATION	
Name:	
Address:	
Postal code and city:	Country:
Phone number:	Website:
MAIN CONTACT PERSON	
Full name:	
Job title:	
E-mail address:	Phone number:
ADDITIONAL CONTACT PERSON	
Full name:	
Job title:	
E-mail address:	Phone number:
BILLING INFORMATION	
Tax register number (VAT for Europe):	
Your reference, Customer Purchase Order No. or Cost Code No.:	
Responsible department:	
Address:	
Postal code and city:	Country:
Contact person:	
E-mail address:	Phone number:
TYPE OF MEMBERSHIP	
CORPORATE / INSTITUTIONAL MEMBER ◯ 1 year, fee: EUR 12 000* per 12 months	
ASSOCIATE MEMBER ◯ 1 year, fee: EUR 5 000* per 12 months	
** Please note that 21% VAT may apply, in accordance with Belgian tax law.* The minimum duration of membership is 12 months, and it will be renewed tacitly afterwards. Notice of cancellation is required at least 3 months in advance of the issuance of the next invoice.	
◯ I agree to the membership option selected in this form, under the terms and conditions stated above.	
Date:	**Signature:**