Start of 2026

★ FCA's interim report on Pure Protection Market Study expected, alongside the full consumer research report.

Feb 2026

★ PSR consultation closes on market review of card scheme and processing rules.

Q1 2026

★ Policy statement expected if BoE decides to open CHAPS earlier.

? Payments Forward Plan expected.

? Retail Payments Infrastructure Board to be set up and consultation designed.

Spring 2026

★ Commencement of MIT survey work and other analysis in relation to cross-border interchange fees.

May 2026

★ New safeguarding rules come into effect.

May-Jun 2026

★ Final decision on remedies regarding the market review of card scheme and processing rules.

H1 2026

★ BoE to communicate policy decision, and next steps, regarding overnight safeguarding facilities in its RTGS service for non-bank payment service providers.

★ BoE will issue further consultation paper setting out further analysis of options for near 24/7 settlement.

★ Publication of further detail on BoE's proposed approach to assessing individual CCP's resolvability and the resolvability outcomes it deems necessary to support resolution.

? Delivery Company, as set out in National Payments Vision, to be set up.

Sep 2026

★ Application period opens for authorisation under the FCA's new cryptoassets regime.

H2 2026

★ Consultation expected on proposals regarding the safeguarding assurance standard the Financial Reporting Council is developing.

Q3 2026

★ Independent 12-month evaluation of PSR's APP fraud policies expected to be published.

2026

★ Digital Pound blueprint expected, as well as design notes and practical experimentation.

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KEY

Indicative impact on firms: ★ High ★ Low ? Unknown