

# NPC

Stakeholder Forum

Meeting no. 5 – 15<sup>th</sup> of September, 2021



# Suggested Agenda

1. Introduction
2. Approval of Agenda
3. Approval of last meeting's minutes
4. Appointment of minutes adjuster
5. Information and Status NPC
6. Denmark and Sweden community update
7. Information & plan NPC Change Management
8. EPC handling the One-leg-out
  - Presentation from Heike & Carsten
9. Meetings and work plan 2021
10. Open discussion - questions and comments
11. Any other business
12. Next meetings – *suggestion to change date to November 24 at 9 – 11:30 CET*



## NPC Stakeholder Forum Participants

Marianne Melton	Chair (MobilePay)
Andy Morris	ACI
Pasi Miettinen	Bank of Finland
Eva Nässlin-Larsson	Bankgirot
Robert Book	CGI
Morten Fels	DK Ministry of Industry, Business & Financial Affairs
Kristian Ring	Finance Denmark
Pasi Korhonen	Finanssivalvonta FIN-FSA
Philippe Ameil	Finastra
Eduard Stringer	FIS
Carl-Johan Mårtenson	Försäkringskassan
Dan Axelsson	Getswish
Carlos Rodriguez	Independent
Heike Strasser	Mastercard
Charlotte Fink Jensen	MobilePay
Claus Kempel	Nationalbanken / Danish Central Bank
Jonas Jakobsen	P27
Anna Ohlsson Brozek	Riksbanken / Swedish Central Bank
Helena Carnell	Riksgälden / Swedish National Debt Office
Michal Pandoscak	SAP
Helena Stjernstedt	Swedish Bankers' Association
Ted Scheiman	SWIFT
Emily Rayment	Visa
Peter Larsson	Volante

## Representing the Nordic Payments Council

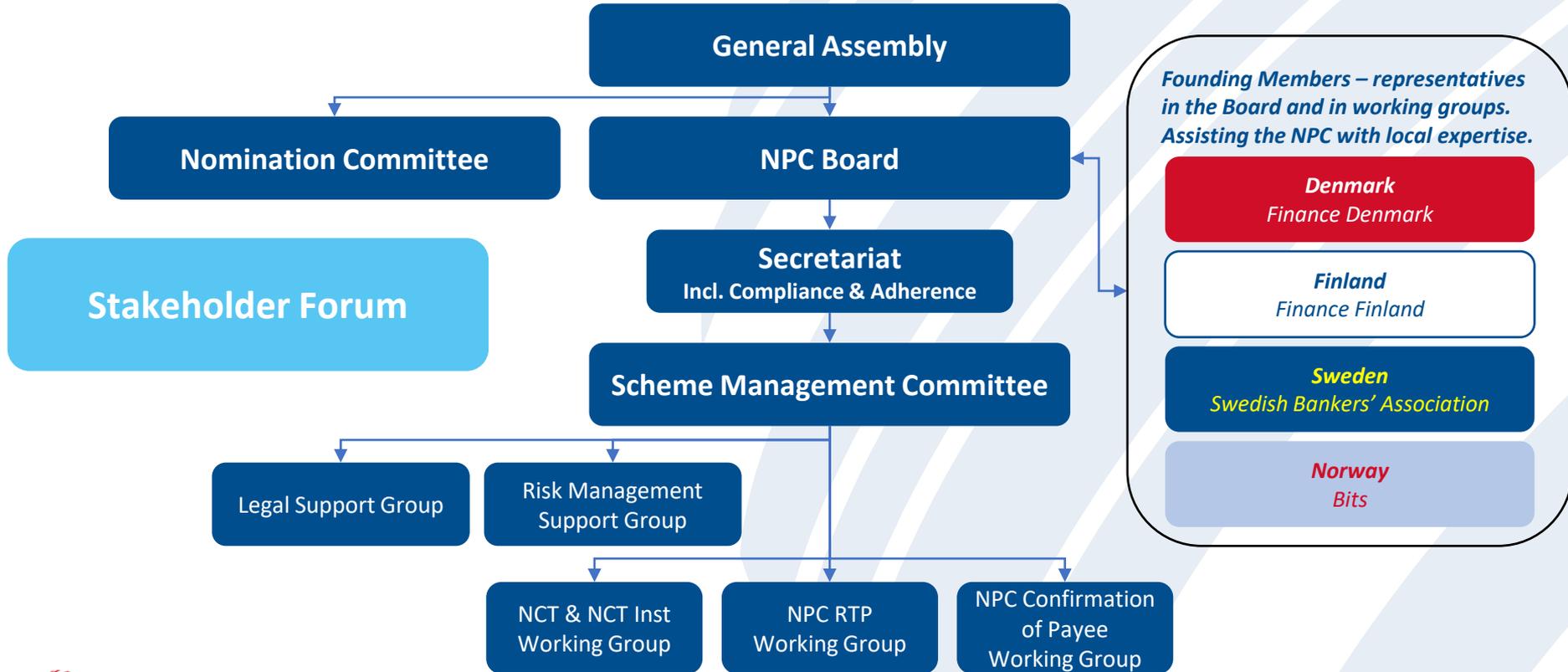
Camilla Bäck	NPC Scheme Management Committee
Thomas Bo Christensen	NPC Scheme Management Committee
Carsten Thaarup	NPC Secretariat - Independent
Jenny Winther	NPC Secretariat
Maria Brogren	NPC Secretariat

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# NPC Organisation



# Information and Status NPC

## **NPC General**

- NPC Information meeting in October – *invitations will be sent out mid-September*
- Meeting with Swedish governmental inquiry “*Role of the State in the payment market*”
- NPC General Assembly June 10<sup>th</sup> - updated NPC Bylaws and Internal Rules decided

## **NPC SMC**

- Meeting June 9<sup>th</sup> – decision regarding NPC CRs to EPC payment schemes and RTP communication
- Meeting September 2<sup>nd</sup> – presentation and discussions regarding change management and work plan 2022

## **NPC CT & CT Inst WG**

- NPC CR to EPC Change Management
- Ongoing change management cycle 2023

## **NPC RTP WG**

- Nordic Input to the EPC SRTP work

## **NPC Confirmation of Payee WG, Confirmation of Payee TF IG**

- Review of questions related to CoP Rulebook & Implementation Guidelines and supporting in-depth legal assessment

## **NPC Legal Support Group**

- In-depth legal assessment of Confirmation of Payee in the different communities
- Review NPC change management cycle 2023 NCT and NCT Inst Rulebooks

## **NPC Risk Management Support Group**

- Ongoing Risk Management in relation to NPC change management

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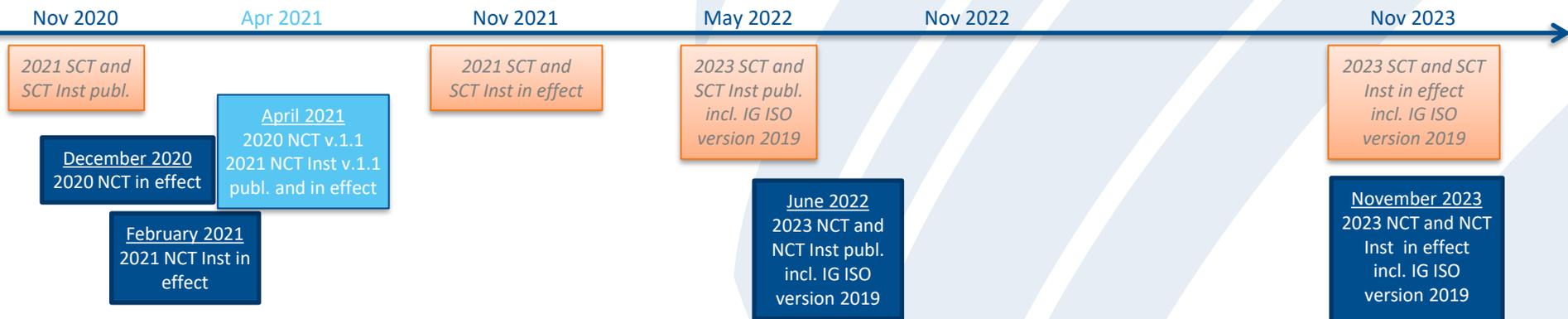
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# NPC Plan for NCT & NCT Inst Change Management

In September 2020, the **EPC** decided to migrate all its SEPA payment schemes to the **2019 version of the ISO 20022 message standard by 19 November 2023** i.e. the entry-into-force date of the 2023 payment scheme rulebooks. This implementation combined with possibly new/amended business and/or functional rules in a single rulebook release, may form a challenge for some SEPA payment scheme participants. Therefore, all 2023 EPC SEPA payment scheme rulebooks and related Implementation Guidelines (IGs) will be **published in May 2022 instead of November 2022**.

In October 2020, the **NPC** decided to change the NPC Change Management Cycle to be in line with the EPC Change Management Cycle. The next NPC Change Management Cycle will be the **2023 NPC Change Management cycle** with updated NPC Schemes **published in June 2022** and going **into effect in November 2023**. The current call for change requests will be prolonged to June 2021.



## Glossary:

-Publ. means published and indicates the date when the Scheme is finalised and decided

-In effect means the date when the Scheme will start being used

# Change management 2023

NCT & NCT Inst Rulebooks 2023 version:

- EPC 2021 – major changes
- EPC 2023 – minor/major
- NPC – requests from Nordic market
- NPC – internal change requests



NCT & NCT Inst Implementation Guidelines 2023 version (C2B/Interbank/B2C):

- EPC 2021 versions
- EPC 2023 versions
- NPC – changes due to NPC Rulebook 2023 changes

Documentation:

- Change request Public consultation document – prior to public consultation
- Change Proposal submission document – Final document (request, comments, proposal)

All Major CR detailed in “*NPC CM 2023 - Change Requests Overview 2.0.pptx*” send out as a separate attachment.

# NPC Payment Scheme Change Management Calendar



Documentation from Stakeholder Forum

- Position paper as input to Change Proposal submission document

# Change management cycle 2023

## Milestone overview

<u>Date</u>	<u>Description</u>
<b>June 30<sup>th</sup> 2021</b>	<b>Submission deadline for 2023 CRs</b>
June – September 2021	NCT & NCT Inst meeting end September: formulation of recommendations for each CR
<b>September 15<sup>th</sup> 2021</b>	<b>NPC Stakeholder Forum: presentation and discussion on 2023 CRs and NCT &amp; NCT Inst recommendations</b>
Mid October 2021	NCT & NCT Inst meetings to agree upon EPC and NPC change requests (CRs) for public consultation
Sep/Oct 2021	Legal Support Group first review change request recommendations (Public Consultation)
<b>October 26<sup>th</sup> 2021</b>	<b>SMC decision to start Public Consultation (1 Nov 2021 until 1<sup>st</sup> Feb 2022) on 2023 CRs</b>
November 1 <sup>st</sup> 2021	Start of 90 days Public Consultation on 2023 CRs until 1 <sup>st</sup> February 2022
February 2022	NCT & NCT Inst meeting: review of Public consultation comments on the 2023 CRs
<i>Mid Feb/End March 2022</i>	<i>SMC meetings: decision on specific CR</i>
March 2022	NCT & NCT Inst meeting: finalisation of Change Proposal Submission Documents
<b>1<sup>st</sup> half of April 2022</b>	<b>NPC Stakeholder Forum: formal position on 2023 CRs and NCT &amp; NCT Inst Public consultation</b>
Feb-Apr 2021	Legal Support Group review final updated 2023 Rulebooks
Mid May 2022	NCT & NCT Inst meeting: finalisation of proposed 2023 Rulebooks
<b>End May 2022</b>	<b>SMC meeting: final decision on each CR and approval of 2023 Rulebooks</b>
June 20 <sup>th</sup> 2022	Publication of 2023 Rulebooks
November 19 <sup>th</sup> 2023	Entry into force of 2023 Rulebooks

# Suggested plan for Stakeholder forum's position paper

The Stakeholder Forum's position paper as input to Change Proposal submission document is a **important part** of the NPC Scheme Management Committee's (SMC) **decision to publish updated Payment Schemes**

- Suggestion from the NPC Secretariat:
  - A **Stakeholder Forum task force** is appointed to make a suggestion for this position paper. A smaller group of volunteers from the SHF will form this task force.
  - A suggested position paper from this task force will then be presented to the Stakeholder Forum to agree on.

**Volunteers for the position paper task force needed!**

# Content

1. **External Change Requests from the Nordic market to NPC**
2. Internal Change Requests brought forward by NPC and it's working groups
3. Major changes made by EPC 2021
4. Suggested major changes for EPC 2023

# External Change Requests (4)

#CT01, #INST01 Bits AS

- NPC001-01 NCT Rulebook
- NPC010-01 NCT Instant Rulebook

## Customer-to-Bank Implementation Guidelines mandatory

Change the NPC Credit Transfer C2B IG for NCT and NCT INST from being recommended to be Mandatory.

Will only be valid for PSP/banks offering ISO20022 format 2019 or newer file services to their customers.

NCT & NCT Inst WG - Recommendation to include in 2023 version

#CT02, #INST02 Danske Bank

- NPC001-01 NCT Rulebook
- NPC010-01 NCT Instant Rulebook

## Frozen/reserved funds on Beneficiary's account in case of Recall request due to Fraud

Funds from the original pacs.008 should be frozen/reserved automatically on the Beneficiary account when the Request for Recall is received by the Beneficiary bank. This will provide the Beneficiary bank the necessary time to investigate the case without the risk of funds being moved to a different bank.

Additionally, it should be possible to make a partial accept, allowing whatever is lowest of balance of account or amount transferred at creditors account.

NCT & NCT Inst WG - Assessment ongoing



#CT03, #INST03 Sveriges Riksbank

- NPC001-01 NCT Rulebook
- NPC010-01 NCT Instant Rulebook

## Restriction of Scandinavian characters in some fields

All elements related to references, identifications and identifiers should **only** contain UTF-8 characters (Latin characters). Scandinavian characters should only be allowed for name, address and remittance information.

Change to align fully with SEPA and **only** allow UTF-8 characters according to:

- EPC230-15 – Clarification paper on the use of slashes in references, identifications and identifiers
- EPC217-08 – SEPA Requirements for Extended character set (UNICODE Subset) Best practices

NCT & NCT Inst WG - Recommendation to include in 2023 version

#CT04 DNB ASA

- NPC001-01 NCT Rulebook
- NPC010-01 NCT Instant Rulebook

## Addition of functionality to the Inquiry process

Add functionality to the Inquiry procedure in order to make it easier for the Beneficiary PSP to check payment details especially relevant in cases of screening, false hits, wrong name and other details missing in the Original pacs.008.

The suggestion is that relevant new codes are added to AT 80 in DS 09 to be used to provide more details to the payment instead of returning it.

NCT & NCT Inst WG - Recommendation to not include in 2023 version

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# Internal Change Requests

NCT & NCT Inst WG - Recommendation to not include in 2023 version

#CT05, INST05 - NCT & NCT Inst WG

## Use of hyperlink

Allowing for a hyperlink or external sources to be referenced in a SCT and SCT Inst Credit Transfer.

The suggestion is to open for the usage of a hyperlink (URL) to be included in the remittance information, both on a single SCT or SCT Inst but also in a SCT including ERI-option.

The suggestion is to allow pointers/references to external sources. The current chosen standard in the Rulebook does not support pointers/references to external sources of information. In the current version of the Rulebook, the chosen model is to carry all information within the payment message which is not always sufficient.

**CR sent to EPC to be included in SCT and SCT Inst version 2023.**

- ☒ NPC001-01 NCT Rulebook
- ☒ NPC010-01 NCT Instant Rulebook

# Internal Change Requests

NCT & NCT Inst WG - Recommendation to include in 2023 version

#CT06 - NCT & NCT Inst WG

☒ NPC001-01 NCT Rulebook

## NCT Fast Payment Processing 24/7/365 Option

This change request concerns the addition of a new Option for participants adhering to the NCT Scheme. This will allow Option participants to process payments fast in line with NCT Scheme, 24/7/365. The NCT Fast Payment Processing 24/7/365 Option also specifies a target maximum execution time of 10 seconds to process an NCT Transaction but no hard timeouts and no confirmation to the Originator PSP from the Beneficiary PSP of credit to the Beneficiary account.

The description of the NCT Fast Payment Processing 24/7/365 Option is contained in the following documents:

- **This Annex of the Rulebook:** it covers the specific business and operational rules, and rights and obligations of the Payment Processing 24/7/365 Option;
- **The adapted ISO 20022 XML message standards** for the Interbank messages defined in [1] of the Rulebook.

The Option will be added as a new section in the NCT Rulebook.

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# EPC Change Requests

NCT & NCT Inst WG - Recommendation to include in 2023 version

#CT09, INST09 - EPC 2021

## Inclusion of flowcharts for the RFRO procedure

To explain in a schematic way the procedural steps to be followed a Request for Recall by the Originator (RFRO) is received

#CT10, #INST10 - EPC 2021

## Linking an SCT transaction with a preceding Request-To-Pay message

This change request aims to link an SCT/SCT Inst instruction and transaction with a preceding Request-To-Pay (RTP) message. The parties that create and further process the SCT/SCT Inst instruction need to make a distinction between an SCT/SCT Inst instruction resulting from the receipt and acceptance of an RTP message, and other SCT “standalone” instructions: The change request introduces a few modifications to the attributes AT-44 ‘The purpose of the Instruction’, AT-41 ‘Originator reference of the instruction’ and AT-45 ‘Category purpose of the Instruction’.

#CT12, #INST12 - EPC 2021

## Replacement of the term Bank with PSP and updated Customer definition

- “Originator Bank” and “Beneficiary Bank” changed into “Originator PSP” and “Beneficiary PSP”
- Terms of ‘interbank’ and ‘inter-bank’ (e.g., in ‘interbank space’) changed into ‘inter-PSP’
- Term of ‘Customer-to-Bank’ and ‘Bank-to-Customer’ changed into ‘Customer-to-PSP’ and ‘PSP-to-Customer’

- ☒ NPC001-01 NCT Rulebook
- ☒ NPC010-01 NCT Instant Rulebook

#CT13, #INST13 - EPC 2021

## Use of 'Fraud' reason code up to 13 months under the Recall procedure

Inclusion of a new business rule and amendments of the existing rules now specifying until when a Recall request can be submitted for the reason ‘Fraudulent originated SEPA Credit Transfer’

# EPC Change Requests

NCT & NCT Inst WG - Recommendation to include in 2023 version

☒ NPC001-01 NCT Rulebook

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#CT14 - EPC 2021

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## Inclusion of extra interbank rules in the SCT Inquiry procedure

The proposal is to include the clarifications and workflows about the SCT inquiry from the Clarification Paper on SCT and SCT Inst scheme rulebooks, in the 2021 SCT rulebook.

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#CT15 - EPC 2021

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## Integrate a process diagram for inquiries

The contributor proposes that the SCT rulebook contains a diagram about SCT inquiries **documenting the flow of claim-non-receipt** and its associated followers (positive result of investigation, negative result of investigation, request for status update).

Such diagram should also document the same for claim for value date correction but with an additional documentation of the flow of an interest compensation payment (DS-11).

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#CT16 - EPC 2021

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## Multiple Requests for a Status Update in a single message for a SCT inquiry.

Includes the rewording throughout the entire section to add extra business rules and clarifications:

- *A single Request for Status Update message can refer to one single SCT inquiry, or to several SCT inquiries (from a single Originator or from different Originators)*

# EPC Change Requests

NCT & NCT Inst WG - Recommendation to include in 2023 version

☒ NPC001-01 NCT Rulebook

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#CT17 - EPC 2021

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## Multiple Requests for a Status Update in a single message for RFRO

Include the addition of text to clarify that this is already provided for in the Scheme:

- *Step 4C: a single Request for Status Update message can refer to just one particular Request for Recall by the Originator, or to several Requests for Recall by the Originator (from a single Originator or from different Originators).*

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#CT18 - EPC 2021

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## Payment of fees or interest compensation

The proposal is to introduce a new dataset that relies on the ISO 20022 message pacs.008 allowing the SCT scheme participants to settle SCT inquiry-related fees and interest compensation amounts in a uniform way across SEPA.

This involves an addition of a new dataset and attributes:

- New dataset DS-11
- Attributes AT-87 to AT-90.

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## #INST14 - EPC 2021

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### Possibility to provide a future execution date and time for SCT Inst instructions

The dataset DS-01 'Customer-to-Bank Credit Transfer Information' of the SCT Inst rulebook gives the Originator the possibility to submit an SCT Inst instruction through a **pain.001 message with a future execution date**. The attribute AT-07 'The Requested Execution Date of the SCT Inst Instruction' supports this feature in DS-01.

However, **the Originator may wish** that the Originator Bank executes its SCT Inst instruction not only at a well-defined future date but also at a **precise time** (hh:mm:ss.sss) during that day. This may be suitable for various reasons.

This involved an addition of a new attribute:

- AT-07: inclusion of the attribute description to 'date and time'

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## #INST15 - EPC 2021

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### Introduction of a credit notification message for the Beneficiary camt.054

The suggestion is to introduce a positive credit notification message based on the ISO 20022 standard for a successfully executed SCT Inst transaction. The EPC proposes the camt.054 message for such notification.

The implementation of this positive credit notification message will be **recommended only**.

This involves an addition of a new dataset and attributes:

- New dataset DS-10
- Attributes AT-70 and AT-71

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# EPC Change Requests 2023

NCT & NCT Inst WG - Recommendation to include in 2023 version

- NPC001-01 NCT Rulebook
- NPC010-01 NCT Instant Rulebook

#CT19, #INST19 - EPC 2023

## Change of the term 'Customer'

The suggestion is to let the rulebook term 'Customer' be considered as a natural or legal person making use of a payment service in the capacity of Originator or Beneficiary.

#CT20, #INST20 - EPC 2023

## Clarification on charges

Charges are entirely out of the scope of the SEPA payment scheme rulebooks. They are subject to the PSPs' commercial charging policies, which depending on where the PSP(s) involved in the transaction is/are located, are subject to applicable law.

For intra-EEA SEPA transactions occurring between PSPs located in different EEA countries, these policies are subject to the Regulation (EC) 924/2009.

This is not the case for transactions to/from a PSP located in a non-EEA SEPA country, which being third countries from the European law perspective are not subject to the provisions of the Regulation (EC) 924/2009.

#CT11, #INST11 - EPC 2023

## Migration to the 2019 version of the ISO 20022 messaging standard

The proposal is to migrate the four EPC SEPA Payment Schemes to the 2019 version of the ISO20022.

# EPC Change Requests 2023

NCT & NCT Inst WG - Recommendation to include in 2023 version

- NPC001-01 NCT Rulebook
- NPC010-01 NCT Instant Rulebook

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#CT22, #INST22 - EPC 2023

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## Provision of structured addresses of the payment end-user

As of November 2023: SEPA payment scheme participants must be able to support structured addresses when provided by the payment end user and/or the scheme participant; and

As of November 2025: payment end users can only provide structured addresses in their electronic Customer-to-PSP files at least based on the relevant EPC Customer-to-PSP Implementation Guidelines; and all Inter-PSP SEPA payment messages must contain a structured address (where applicable).

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#CT23, #INST23 - EPC 2023

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## Inclusion of Alias and Proxy as optional attributes

This request describes the suggestion to add Alias and Proxy as optional attributes in the SCT and SCT Inst Scheme to be used in DS-01 Customer-to-PSP SEPA Credit Transfer Information, DS-02 Inter-PSP Payment Dataset and DS-03 Reject or Return SEPA Credit Transfer Dataset. The Alias and Proxy should be included on both Debtor and Creditor account side as an optional attribute, it is not replacing the IBAN it is in addition to the IBAN.

# EPC Change Requests 2023

NCT & NCT Inst WG - Recommendation to include in 2023 version

☒ NPC001-01 NCT Rulebook

#CT24 - EPC 2023

## Amendments to the SCT inquiry procedure and datasets

In May 2021, the EPC published errata to the 2021 Version 1.0 SCT IGs (EPC080-21) and in June 2021 the version 1.7 of the Clarification Paper on SEPA Credit Transfer and SEPA Instant Credit Transfer Scheme Rulebooks (EPC131-17).

Both documents provide the SCT scheme participants with (among others) further clarifications on the implementation of the underlying pacs message for DS-11, on specific business rules in the SCT rulebook and on usage rules in the implementation guidelines (IGs).

With this change request, the **EPC proposes to include the clarifications from EPC 080-21 and EPC 131-17 about DS-11 in the 2023 rulebook version.**

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# One-Leg-Out (OLO)

## During the 'dark ages'

- Domestic payments fairly cheap
- Cross border payments expensive

## SEPA regime

- Extensive regulation
- pricing, charging, identification remittance information, timelines, rights and obligations as well as the business and operational rules
- KYC, AML and the other regulative aspects on top of this

## OLO payments into SEPA

- Customer needs and requirements
- cost and speed
- The importance of EUR internationally





# Euro denominated OLO credit transfer (Euro OCT)

15/09/2021

## What is One leg-out (OLO)

- OLO transactions are payments where one of the payment service providers (PSPs) are not located in the geographical area of the schema (e.g. SEPA, NPC)
- Incoming OLO – the payer's PSP (debtor) is located outside of the geographical area (also called overseas initiated payment)
- Outgoing OLO – the payee's PSP (creditor) is located outside of the geographical area
- Only credit transfers are part of the OLO task force



Incoming pacs.008

Outgoing pacs.008



## What are the drivers for the OLO discussion

- Discussion already started in Q3 2019 with establishing an EPC OLO taskforce in Q4 2019
- Taskforce established based on a change request from and UK based PSP to EPC
- UK Faster Payment supports the Incoming OLO (overseas initiated payments) since day one
  - to enable larger community banks to be a gateway for other banks
  - support of reducing infrastructure and complex cross-border integration
- PSPs already used SEPA to forward overseas initiated payments
  - this is against the SEPA rules
  - so far no immediate action against PSPs to date



## Highlight of the Euro denominated OLO credit transfer (Euro OCT)

- Support on both incoming and outgoing
- Support of instant and non-instant
  - Instant Euro OCT
  - Euro OCT (non-instant but as soon as possible)
- Support of 3 scenarios to simplify the use of OCT (focus on mass payments with straight through processing)
  - Euro payment with debit and credit against euro accounts
  - Euro payment initiated in a non-euro denominated currency (e.g. EUR 100 debited against countervalue in USD)
  - Euro payment transferred in Euro initiated in a non-euro denominated currency (e.g. USD 100 converted in EUR)
- Inside of SEPA area transfer is always in Euro (conversion is expected by Payer's and Payee's Bank depending on the payment flow)
- Rules are only applicable on the SEPA leg – responsibility on 'SEPA entry PSP' and 'SEPA exit PSP' for non-SEPA leg
- Inclusion of charging principles with the payment



# Ongoing activities OLO

## European Payments Council (EPC)

- After investigation and pre-study OLO Task Force saw a need to allow OLO in the Euro area and decision to proceed with a suggested solution was taken in SMB (EPC Scheme Management board)
- OLO Task Force suggested solution is an OLO Agreement (draft developed), not part of the existing SCT/SCT Inst Schemes.

## Nordic Payments Council (NPC)

- Followed EPCs OLO work and see the same need for the Nordics – need confirmation from NPC members banks and Nordic communities
- Agreement in NCT & NCT Inst WG to follow EPCs direction i.e. an Agreement as EPCs suggested solution

## AG Scheme (Swedish Bankers' Association)

- Information about OLO

## AG Utlandsbetalningar (Swedish Bankers' Association)

- The group has the task of following the work in EPC for OLO
- NPC reached out and asked for input and knowledge for OLO in the Nordics
- Probably best forum to decide about changes in cross border payment flows when format is changing (MT to MX).

## Styrgruppen Clearing (Swedish Bankers' Association)

- Information about OLO

## Swedish Central Bank - Riksbanken

- Migration to ISO20022, how to handle current UTL in RIX-system?

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# NPC Stakeholder Forum Work plan and activities 2021

## Meeting November ~~11~~24<sup>th</sup> (TBD - suggested new date)

- Status and plan for updated NPC Credit Transfer and Instant Credit Transfer Rulebook incl. Stakeholder Forum's position paper
- NPC status Request-to-pay & Confirmation of Payee
- Work plan Stakeholder Forum 2022

# NPC going forward

- NPC Payment Schemes Change Management Cycle
  - Public consultation starting November 2023
- New information meeting in October 2021
  - NPC Information and Status
  - NPC Membership & NPC Scheme Adherence process
  - Information regarding NPC Payment Schemes Change Management
  - Information regarding Request-to-pay
  - Information regarding NPC Confirmation of Payee
- Next Stakeholder Forum meeting in November 2021

# More information

- For information – Nordic and local market initiatives
  - DK Central Bank project to migrate Danish Kroner to Target Services and TIPS
  - DK Sektorafklaringsprogram for betalingsinfrastrukturen
  - NO Bits A/S
  - SE Transformation Committee
  - SE Central Bank project RIX-INST
  - P27 Nordic Payments

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# Questions?

## More information:

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