

Nordic Payments Council (NPC)

Stakeholder Forum

Meeting no. 7 – 16th of March, 2022



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. Stakeholder Forum position paper
9. NPC and Request-to-Pay
10. Meetings and work plan 2022
11. Open discussion - questions and comments
12. Any other business
13. Next meetings



NPC Stakeholder Forum Participants

Marianne Melton	Chair (MobilePay)
Daniele Astarita	ACI
Eva Nässlin-Larsson	Bankgirot
Rasmus Engbæk Larsen	Finance Denmark
Philippe Ameil	Finastra
Eduard Stringer	FIS
Jacob Ruben Hansen	Forbrugerrådet Tænk
Dan Axelsson	Getswish
Carlos Rodriguez	Independent
Gabriele Leo	Mastercard
Charlotte Fink Jensen	MobilePay
Claus Kempel	Nationalbanken / Danish Central Bank
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
Heike Strasser	Unifits
Emily Rayment	Visa
Peter Larsson	Volante

Representing the Nordic Payments Council

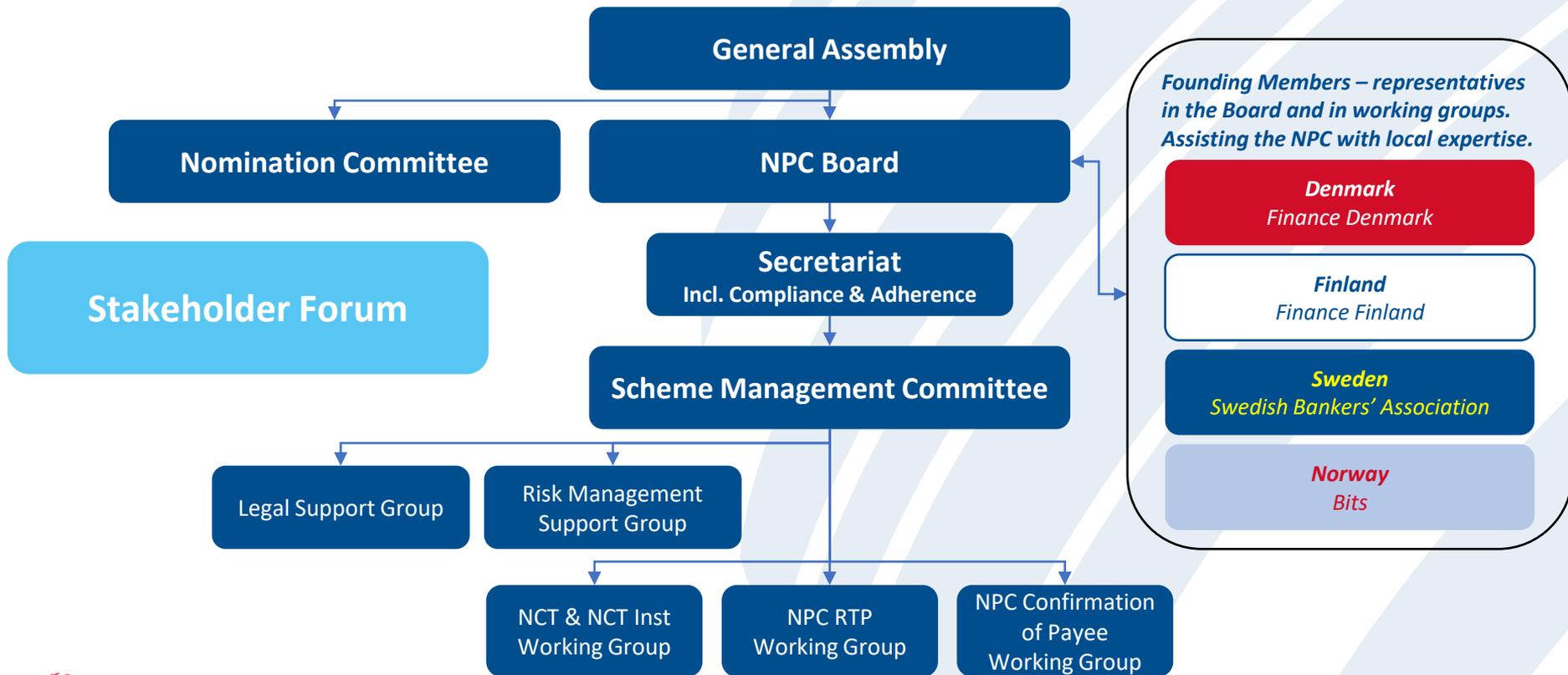
Camilla Bäck	NPC Scheme Management Committee
Thomas Bo Christensen	NPC Scheme Management Committee
Jenny Winther	NPC Secretariat
Maria Brogren	NPC Secretariat
Susanna Pärlfjärd	NPC Secretariat

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NPC Organisation



Information from the NPC

NPC General

- NOK added as a Scheme Currency from January 1st, 2022
- New NPC employee starting January 24th - Manager Standards Susanna Pärlfjård
- Jenny Winther will be leaving in July – recruitment has started for new Secretary General
- NPC information meetings will be held March 29th and 31st

NPC Scheme Management Committee

- SMC meeting February 16th: decision to change the in-effect date to 1 May 2023 for the NPC Credit Transfer Rulebook

NCT & NCT Inst WG

- Ongoing change management
- One-Leg Out transactions (OLO) for the Nordics

NPC Request-to-Pay WG

- NPC published clarification report for EPC SRTP in end of January

NPC Confirmation of Payee WG

- Finalising the Rulebook and implementation Guidelines and supporting legal assessment

NPC Legal Support Group

- Legal review of Confirmation of Payee Rulebook

NPC Risk Management Support Group

- Ongoing Risk Management in relation to NPC 2023 change management

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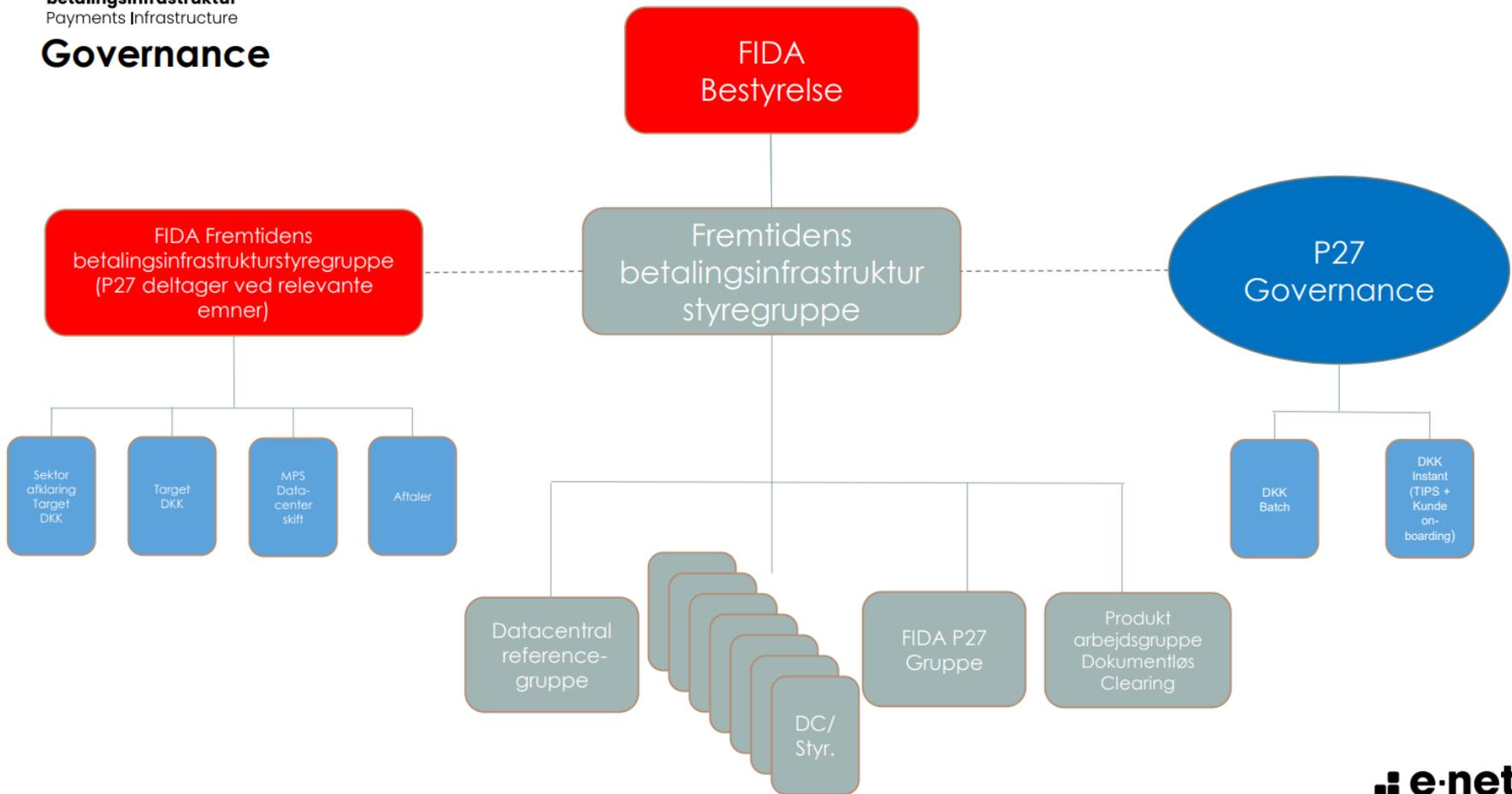
NPC Stakeholder Forum

16 March 2022

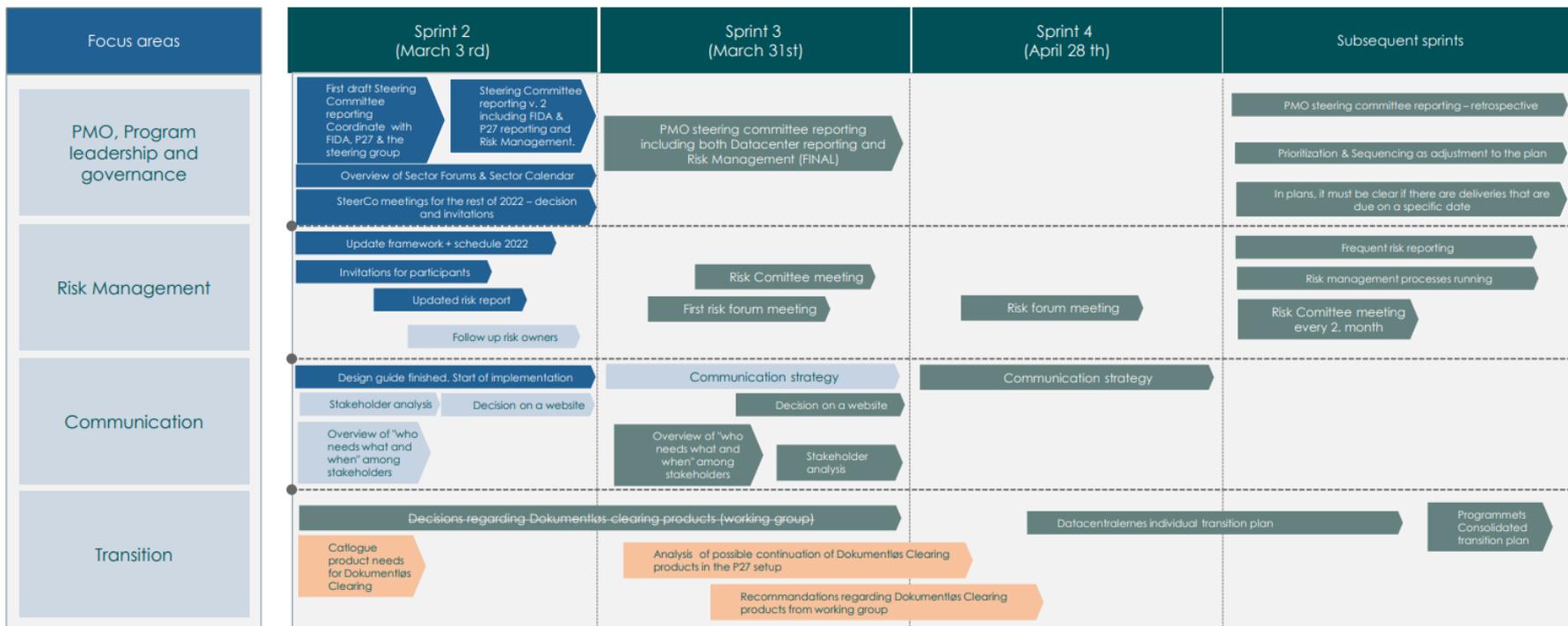
Programoverview

Sectorplan

Year	2021				2022				2023				2024				2025			2026			Current milestone date (% completion)	Overall status	Progress
	Quarter	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3					
(F1) Target DKK			Nationalbanken design, build, internal test				Sector test				Go live easter 2025										Q1 2022 (50%)	●	●		
(P2) P27 DKK Batch (Front runner)			Design, build, internal test				Sector test				Customer on-boarding										Q1 2022 (25%)	●	●		
(P2) P27 DKK Batch (Long tail)			Design, build, internal test				Self certification			Customer on-boarding											-	-	-		
(P3) P27 DKK Instant			Design, build, internal test				Sector test (Target DKK)				Go live easter 2025										Q1 2022 (5%)	●	●		
Transformation (Dokumentløs Clearing)			Analysis				Transformation				31. march (10%)										●	●			
MPS datacenter-change						Set up endpoint	Migrate endpoint	Regression test	Migrate endpoints to production environment													-	-	-	
(P2) Aftaler (agreements)																						-	-	-	



Implementation roadmap – After sprint 1 and sprint planning



Risk status

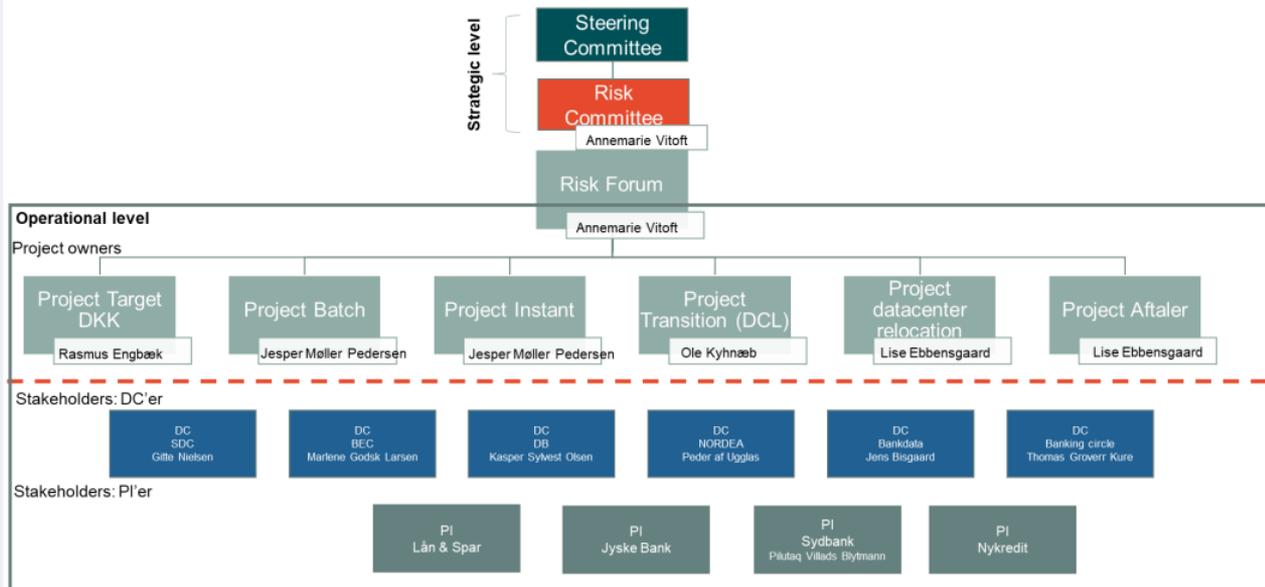
February 2022

Highlights

- Risk organization established
- Roles and responsibilities in place
- Annual cycle planned
- 21 risks assigned to projects
- First simple risk report on following pages
- Risk report will develop over time

Risk Management organization

10



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Information public consultation

- The public consultation ended February 1st, 2022
 - 9 responses to the NCT Rulebook
 - 8 responses to the NCT Inst Rulebook

Based on incoming responses, NCT & NCT Inst WG changed their recommendation for:

- #CT01/INST01 - Mandatory C2B Implementation Guidelines
 - From **option b** (include in the scheme) to **option e** (cannot be part of the existing scheme)
- #CT06 - Fast Payment Processing 24/7/365 Option
 - From **option c** (include in the scheme as optional feature) to **option d** (not considered fit for Nordic wide use and could be handled as an additional optional service (AOS) by interested communities)



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>
✓ June 30 th 2021	Submission deadline for 2023 CRs
✓ June – September 2021	NCT & NCT Inst meeting end September: formulation of recommendations for each CR
✓ September 15 th 2021	NPC Stakeholder Forum: presentation and discussion on 2023 CRs and NCT & NCT Inst recommendations
✓ 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)
✓ October 26th 2021	SMC decision to start Public Consultation (1 Nov 2021 until 1st Feb 2022) on 2023 CRs
✓ November 1 st 2021	Start of 90 days Public Consultation on 2023 CRs until 1 st February 2022
✓ February 2022	NCT & NCT Inst meeting: review of Public consultation comments on the 2023 CRs
March 2022	NCT & NCT Inst meeting: finalisation of Change Proposal Submission Documents
Mar - Apr 2021	Legal Support Group review final updated 2023 Rulebooks
March - May 2022	NPC Stakeholder Forum: formal position on 2023 CRs and NCT & NCT Inst Public consultation
Mid May 2022	NCT & NCT Inst meeting: finalisation of proposed 2023 Rulebooks
June 8th 2022	SMC meeting: final decision on each CR and approval of 2023 Rulebooks
June 20 th 2022	Publication of 2023 Rulebooks
May 1 st 2023	Entry into force of 2023 NPC Credit Transfer Rulebook
November 19 th 2023	Entry into force of 2023 NPC Instant Credit Transfer Rulebooks

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Stakeholder Forum position paper

- The Stakeholder Forum Task Force suggestion for position paper send out as pre-material
 - NPC099-01 NPC Stakeholder Forum position 2023 Change Proposal Payment Schemes v1.0.docx
- Comments or Questions?
- Process going forward
 - March- April: Any additional comments or possible reservations to the suggestions to be sent to the NPC, possible meetings for discussions
 - May 19th: Agreement on the position paper at the Stakeholder Forum meeting

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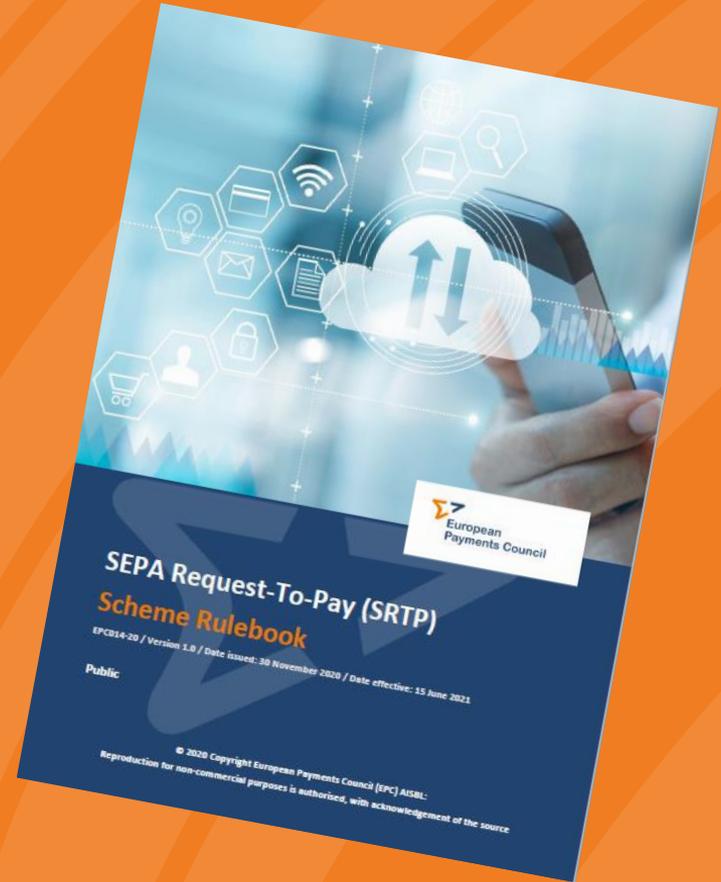


NPC and Request-to-Pay

Request to make a payment - used for example in e-invoicing, e-commerce & Point of Sale

- The NPC's mission is to facilitate payments in the Nordics and interoperability with the euro-zone
- EPC SRTP Scheme version 2.0 is currency agnostic meaning that payments in the "Krona" currencies can be requested according to the same common Rulebook as euro
- NPC published clarification report for EPC SRTP in end of January - [NPC Clarification Report on EPC SRTP](#)
- The NPC RTP working group analyses and agrees Nordic positions as input to the EPC SRTP work.

The EPC SRTP Scheme will be used for the Nordics as well - creating harmonisation within the Nordics and towards the euro-zone.



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NPC Stakeholder Forum Work plan and activities 2022

Meeting March 16th

- Information regarding 2023 NCT & NCT Inst Scheme public consultation
- Stakeholder Forum task force presenting draft position paper
- Information and plan regarding NPC Confirmation of Payee Rulebook

Meeting May 19th

- Stakeholder Forum agreement regarding the position paper for NCT & NCT Inst Scheme Change Proposal submission document
- Discussions regarding Confirmation of Payee Rulebook

Meeting September 28th

- Information regarding the publication of 2023 NCT & NCT Inst Scheme
- Discussions regarding Confirmation of Payee Rulebook

Meeting November 17th

- Information regarding the publication of Confirmation of Payee Rulebook

NPC going forward

- New information meeting in March 29 and 31, 2022
 - 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 May 2022
- NPC Payment Schemes Change Management Cycle
 - Publishing 2023 NPC Credit Transfer and NPC Instant Credit Transfer Scheme June 20th, 2022

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Questions?

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