

# NPC

## Stakeholder Forum

### Meeting no. 2 – 2<sup>nd</sup> of December, 2020



02/12/2020

Stakeholder Forum - Classification: External

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NPC Stakeholder Forum Participants	
Name	Organisation
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
Eduard Stringer	FIS
Andreas Kronblad	Folksam
Ida Marie Moesby	Forbrugerrådet Tænk
Carl-Johan Mårtenson	Försäkringskassan
Anders Holmström	Getswish
Carlos Rodriguez	Independent
Morten Sprange Thomsen	Independent
Heike Strasser	Mastercard
Charlotte Fink Jensen	MobilePay
Claus Kempel	Nationalbanken / Danish Central Bank
Harry Rymert	P27
Anna Ohlsson Brozek	Riksbanken / Swedish Central Bank
Helena Carnell	Riksgälden/Swedish National Debt Office
Michal Pandoscak	SAP
Helena Stjernstedt	Swedish Bankers' Association
Benjamin Woodcock	SWIFT
Peter Larsson	Volante

Representing the Nordic Payments Council	
Camilla Bäck	NPC Scheme Management Committee
Åsa Gibson-Lundmark	NPC Scheme Management Committee
Carsten Thaarup	NPC Secretariat - Independent
Jenny Winther	NPC Secretariat
Maria Brogren	NPC Secretariat

# Suggested Agenda

- Introduction
- Approval of Agenda
- Approval of last meeting's minutes
- Appointment of minutes adjuster
- Information and Status NPC
- Denmark and Sweden community update
- Questions about information from last meeting
- Update on NPC Change Management
- NPC Confirmation of Payee status and time plan
- Discussions and ideas regarding Request-to-pay
- Meetings and work plan 2021
- Open discussion - questions and comments
- Any other business
- Next meetings

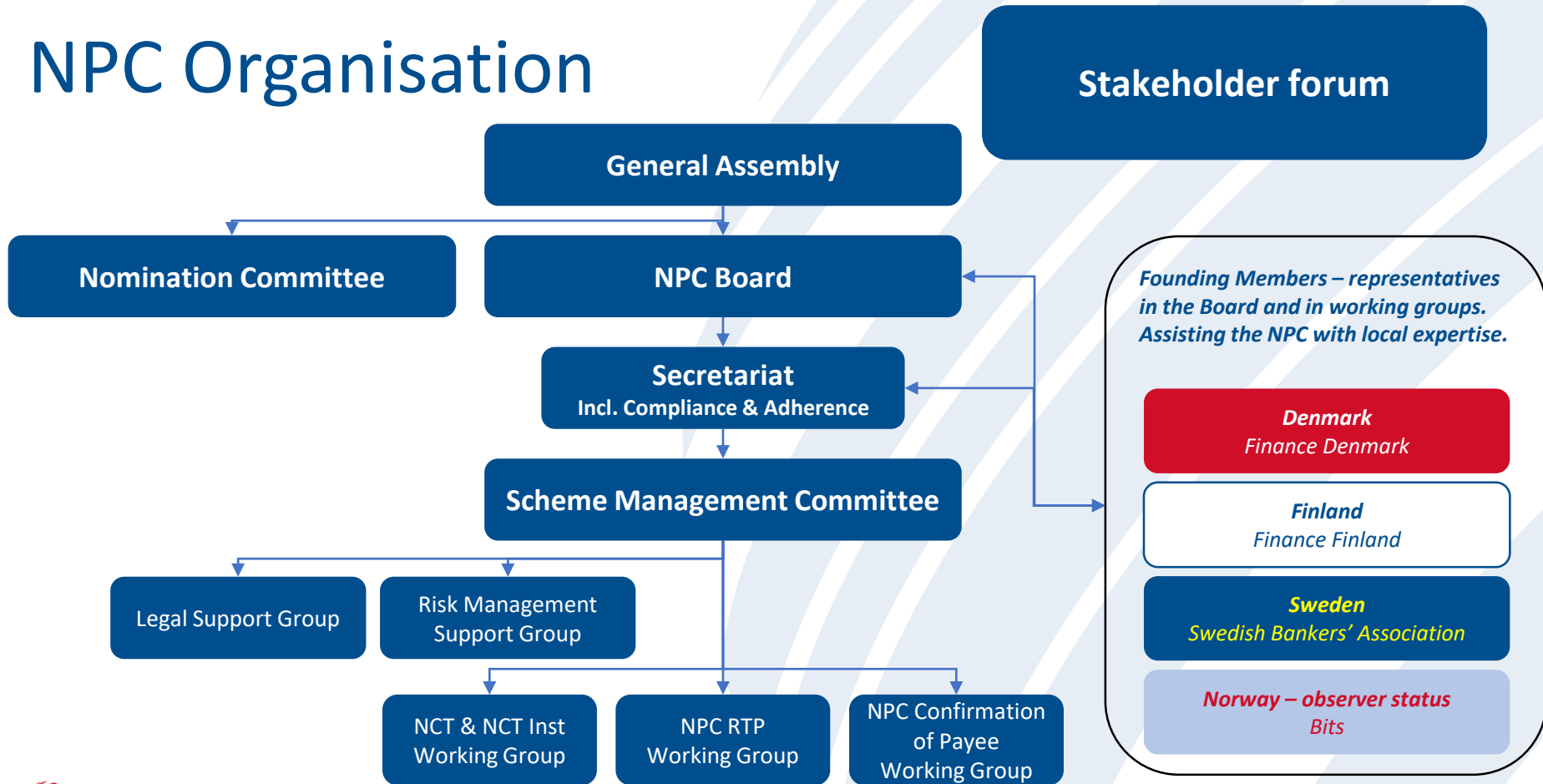


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# NPC Organisation



# Information from the NPC

## **NPC General**

- Digital meetings continues
- Information meetings held October 13<sup>th</sup> and 14<sup>th</sup>

## **NPC SMC**

- Meeting October 15<sup>th</sup>: decision regarding changed Change Management Cycle Payment Scheme and discussions regarding the NPC work plan 2021. The NPC work plan 2021 will be decided at the next meeting
- Meeting December 1<sup>st</sup> : decision regarding NPC work plan 2021

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

- Planning and starting next change management cycle

## **NPC RTP WG**

- Nordic Input to the EPC SRTP work

## **NPC Confirmation of Payee WG**

- Drafting Rulebook and Implementation Guidelines for public consultation in spring 2021

## **NPC Legal Support Group**

- Review of Confirmation of Payee Rulebook ongoing

## **NPC Risk Management Support Group**

- First meeting in January 2021

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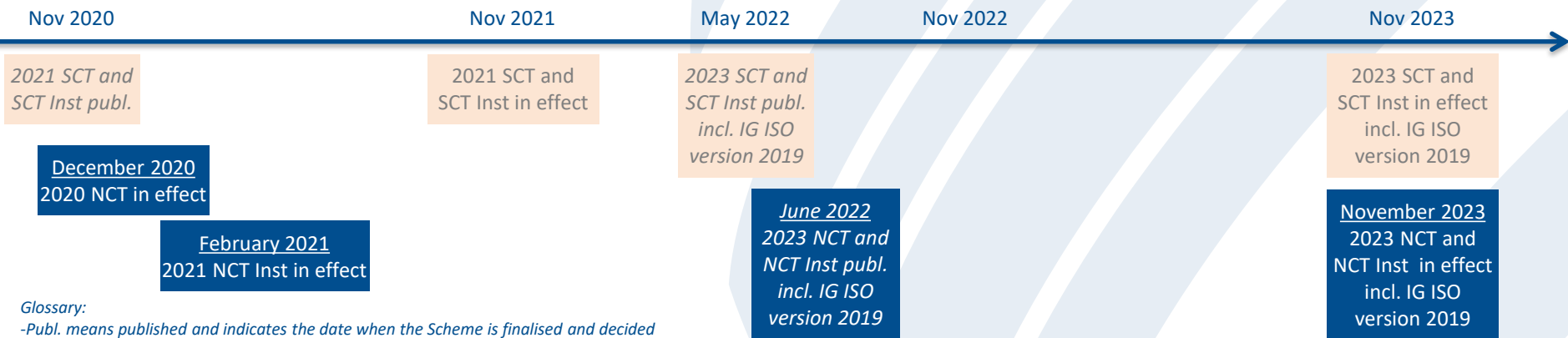
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# New NPC Plan for NCT & NCT Inst Change Management

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.

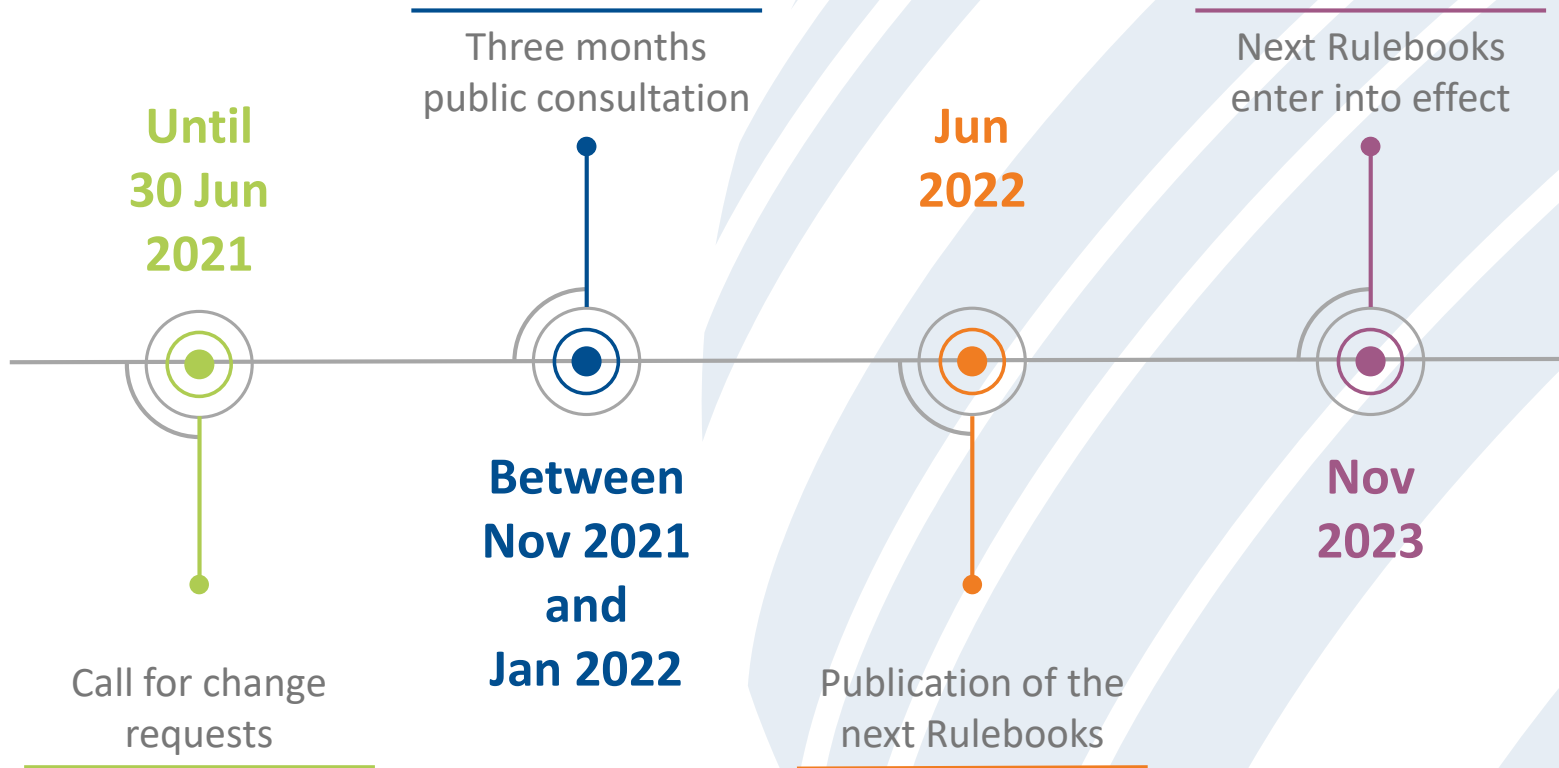


## Glossary:

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

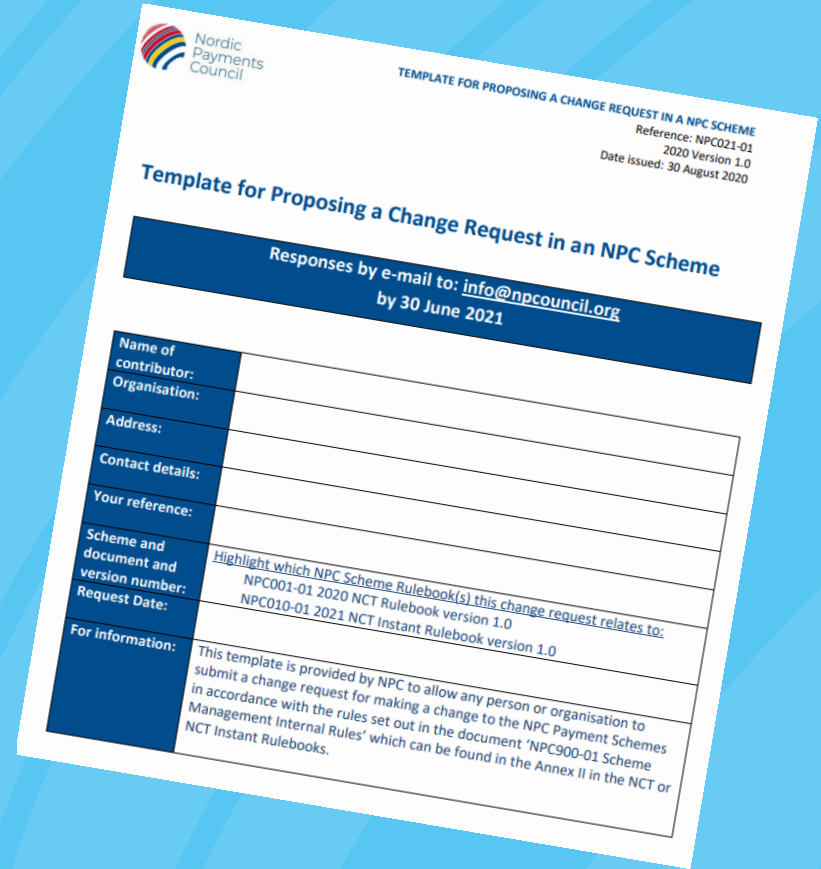
-In effect means the date when the Scheme will start being used

# NPC Payment Scheme Change Management Calendar



# Call for Change Request

- The NPC invites all market actors and stakeholders to submit change requests to the NPC Credit Transfer and Instant Credit Transfer Scheme
- Fill out the Change Request template: <https://www.nordicpaymentscouncil.org/npc-payments-schemes/change-management-cycle/>
- Deadline 30<sup>th</sup> of June 2021



**Nordic Payments Council**

TEMPLATE FOR PROPOSING A CHANGE REQUEST IN A NPC SCHEME  
Reference: NPC021-01  
2020 Version 1.0  
Date issued: 30 August 2020

## Template for Proposing a Change Request in an NPC Scheme

Responses by e-mail to: [info@npcouncil.org](mailto:info@npcouncil.org)  
by 30 June 2021

Name of contributor:	
Organisation:	
Address:	
Contact details:	
Your reference:	
Scheme and document and version number:	Highlight which NPC Scheme Rulebook(s) this change request relates to: NPC001-01 2020 NCT Rulebook version 1.0
Request Date:	NPC10-01 2021 NCT Instant Rulebook version 1.0
For information:	This template is provided by NPC to allow any person or organisation to submit a change request for making a change to the NPC Payment Schemes Management Internal Rules' which can be found in the Annex II in the NCT or NCT Instant Rulebooks.

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## Benefits – NPC Confirmation of Payee






*Confirmation of an account and payee before making a payment*

- Enable enhanced end-user experience
- Prevent fraud
- Prevent misdirected payments
- Encourage account payments instead of money orders, checks or cash etc.
- Modernisation of current services
  - Used of international standards
- Creating interoperability
  - Common rules, processes and format descriptions






# NPC Confirmation of Payee – Use Cases

## Single request real-time

-   1. Confirmation of Account - **account number** of the payee  
*Before initiating a single payment to verify that the account is correct and open for deposits*
-   2. Confirmation of Payee - **account number** and **name** of a payee  
*Before initiating a single payment to verify correct payee*
-  3. Confirmation of Payee - **account number** and **id\*\*** of payee  
*To update customer register in real-time when the customer is onboarded.*  
 Company\* *Payment will be done later for example tax refund once a year.*



## Bulk requests

-  4. Confirmation of Account – a file with **account numbers**  
*Before initiating a bulk payment file to verify that the accounts are correct and open for deposits*
-  5. Confirmation of Payee – a file with **account numbers** and **names** of payees  
*Before initiating a bulk payment file to verify correct payees*
-  6. Confirmation of Payee – a file with **account numbers** and **ids\*\*** of payees  
*To update customer register as a bulk process verifying correct payees.*  
 Company\* *Payment will be done later for example tax refund once a year.*



\*Company means either a company or an authority

\*\*Id is a numeric, known and unambiguous identification of a person or a company. For example a social security number, company registration number etc.

# NPC Confirmation of Payee Plan





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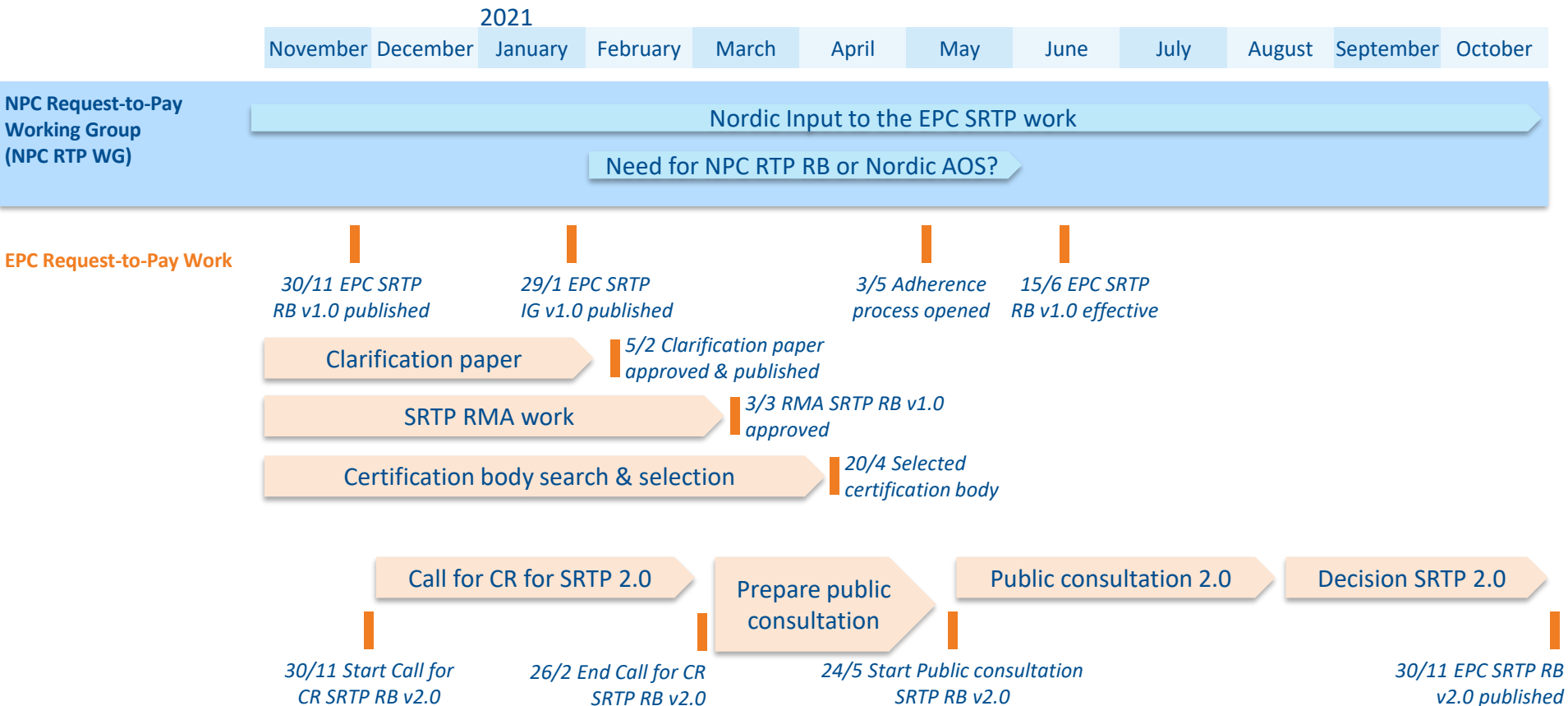


# NPC and Request-to-Pay

*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
  - Aim for same Rulebook is used both for EUR and the “Krona” currencies
- Version 1.0 EPC SRTP Rulebook euro-only is published November 2020
- Process for EPC SRTP Rulebook 2.0 starts now and will evaluate the Rulebook to become currency agnostic, i.e. including the “Krona” currencies in the same common Rulebook.
- If EPC will not have a currency agnostic SRTP Rulebook in due time
  - NPC will see to that there will be an NPC RTP Rulebook when needed for Nordic currencies
  - The NPC will finalise a Nordic version after a request as soon as possible (*6-8 months from request*)

# NPC Request-to-Pay Time line 2020-2021



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# NPC Stakeholder Forum Work plan and activities 2021

## Meeting February 18<sup>th</sup>

- Information regarding start of public consultation Confirmation of Payee (CoP) Rulebook
  - Possibility for all Stakeholders to submit change requests
- Discussions and ideas regarding Request-to-pay

## Meeting May 26<sup>th</sup>

- NPC status Request-to-pay
- Status public consultation Confirmation of Payee Rulebook
- Status Call for Change Requests for NPC Credit Transfer and Instant Credit Transfer Rulebook
- Introduction to Stakeholder Forum's position paper regarding change proposals for Confirmation of Payee Rulebook

## Meeting September 15<sup>th</sup>

- Discussions regarding position paper for Confirmation of Payee final Rulebook
- Status and plan for updated NPC Credit Transfer and Instant Credit Transfer Rulebook

## Meeting November 11<sup>th</sup>

- Finalising the Stakeholder position paper on Confirmation of Payee Rulebook

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# Open discussion - questions and comments

- Knowing the scope of the NPC, are there topics you think the NPC should address?
- Per stakeholder, we invite you to say a few words about the interest you could have in the NPC seen from your perspective?

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- **Next meeting – February 18<sup>th</sup>, 2021**



# Questions?

## More information:

- Web: [www.nordicpaymentscouncil.org](http://www.nordicpaymentscouncil.org)
- E-mail: [info@npcouncil.org](mailto:info@npcouncil.org)
- Secretary General: Jenny Winther  
[jenny.winther@npcouncil.org](mailto:jenny.winther@npcouncil.org)  
+46 (0)70 648 92 99
- Payment Scheme Manager: Maria Brogren  
[maria.brogren@npcouncil.org](mailto:maria.brogren@npcouncil.org)  
+46 (0)73 051 77 43