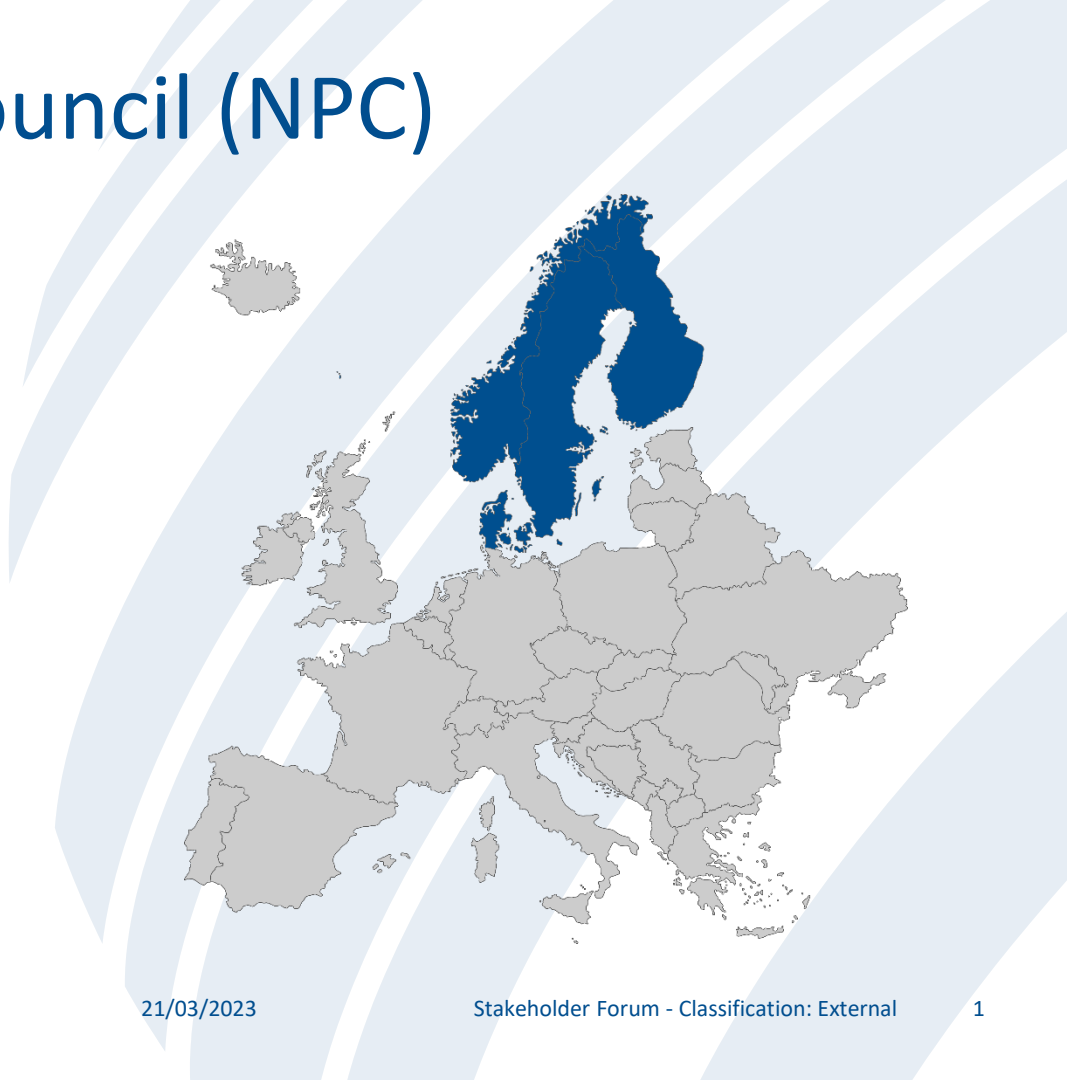


Nordic Payments Council (NPC)

Stakeholder Forum

Meeting no. 11, 21st of March 2023

Stockholm and via Teams



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. One-Leg Out (OLO)
7. Denmark and Sweden community update
8. The importance of structured data for corporates (Hein Wagenaar, Oracle)

BREAK

9. NPC Change Management
10. NPC going forward
11. MobilePay in a Nordic setup (Kim Fuglsang, MobilePay)
12. Open discussion - questions and comments
13. Closing

LUNCH



NPC Stakeholder Forum Participants

Name	Organisation
Marianne Melton	Chair (MobilePay)
Andy Morris	ACI
<i>Daniele Astarita (alternate)</i>	ACI
Timo Livarinen	Bank of Finland
Eva Jalrup	Bankgirot
Robert Book	CGI
Morten Fels	DK Ministry of Industry, Business & Financial Affairs
Rasmus Engbæk Larsen	Finance Denmark
Petri Aalto	Finanssivalvonta FIN-FSA
Galor Uziel	Finastra
Eduard Stringer	FIS
Jacob Ruben Hansen	Forbrugerrådet Tænk
Carl-Johan Mårtenson	Försäkringskassan
Dan Axelsson	Getswish
<i>Fredric Nilsson (alternate)</i>	Getswish
Carlos Rodriguez	Independent
Gabriele Leo	Mastercard
<i>Richard Jones (alternate)</i>	Mastercard
Kai Yamaguchi	MobilePay
Mathilde Bak Møller	Nationalbanken / Danish Central Bank
Vivek Kumar Srivastava	Oracle
<i>Hein Wagenaar (alternate)</i>	Oracle
Jonas Jakobsen	P27
<i>Danny Pedersen (alternate)</i>	P27
Robert Nilsson	Riksbanken / Swedish Central Bank
Maria Lundin	Riksgälden / Swedish National Debt Office
<i>Johan Löfqvist Klass (alternate)</i>	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
Thomas Bo Christensen
Johan Arvidsson
Jenny Winther
Camilla Åkerman
Maria Brogren
Othilia Österling

Representing the Nordic Payments Council

NPC Scheme Management Committee
NPC Secretariat - Independent
NPC Scheme Management Committee
NPC Scheme Management Committee
NPC Secretariat
NPC Secretariat
NPC Secretariat

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Information from the NPC

NPC General

- NPC General Information Meeting March 23

NPC Scheme Management Committee

- Approved publication of the new NPC Confirmation of Payee Scheme

NCT & NCT Inst WG

- Plan next Change Management Cycle (2025 vs)
- One-Leg Out transactions (OLO) for the Nordics

NPC Request-to-Pay WG

- Updated ToR and NPC Clarification Report on EPC SRTP
- EPC SRTP Call for Change Requests vs.4.0

NPC Confirmation of Payee WG

- Support the work in creating the Confirmation of Payee Scheme Risk Management Annex
- Plan for first Change Management cycle and Clarification paper

NPC Legal Support Group

- Legal assessment of the Confirmation of Payee Rulebook

NPC Risk Management Support Group

- Started the creation of the Confirmation of Payee Risk Management Annex

Confirmation of Payee

- Decision by SMC Feb 23rd to publish Confirmation of Payee Scheme
- Publication and in-effect date Feb 28th
- Scheme documents:
 - NPC050-01 2023 NPC Confirmation of Payee Rulebook
 - NPC051-01 2023 NPC Confirmation of Payee Implementation Guidelines
 - NPC052-01 2023 NPC Confirmation of Payee API Examples
- Published on NPC website:
[NPC Confirmation of Payee Scheme Rulebook \(nordicpaymentscouncil.org\)](https://nordicpaymentscouncil.org)



Confirmation of Payee

Confirmation of an account and a payee before making a payment (account to account)

- Enable enhanced end-user experience and creating trust
- Prevent fraud
- Prevent misdirected payments
- Encourage account-to-account payments
- Modernisation of current services
 - Use of international standards
- Creating interoperability
 - Common rules, processes and format descriptions



Confirmation of Payee in Europe

- European Commission **proposal** for amending SEPA regulation for instant payments in EUR
 - Mandate to offer instant credit transfers in EUR (if offering regular credit transfers in EUR today)
 - Charges for instant credit transfers in EUR not higher than a regular credit transfer in EUR
 - Verification of the Payee (IBAN/name check) required
 - Implementation deadline 6-12 month (euro area) 30-36 month (outside euro area)
- Confirmation of Payee on EPCs agenda 2022, investigating local solutions and looking at NPCs CoP work.
- Waiting ECs proposal before deciding about next step
- EPC will start analysis in a working group with rep. from SEMWG and (Scheme Evolution and Maintenance Working) and PSFPWG (Payment Scheme Fraud Prevention Working Group)
- NPC will follow work in EPC and it is important that the Nordic countries are represented

NPC Members



Founding members:



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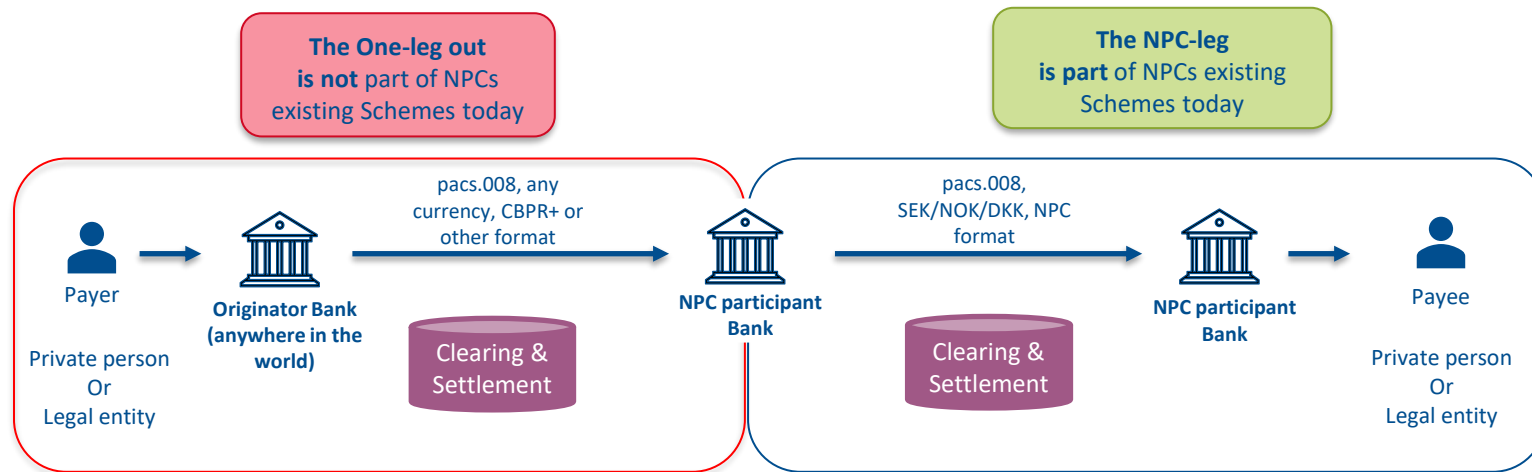
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Incoming NPC One-leg out (OLO) transaction



Cross border NCT & NCT Inst One-leg out

- Transactions starting or ending outside the scheme
- New possibility - Cross border (low-value payments incoming and outgoing) using the NPC payment rails for the final leg
- Sanction screening is needed for cross border

Domestic NCT & NCT Inst

- Transactions between scheme participants (in Scheme currency) in the same country

Cross border NCT & NCT Inst within the Scheme

- Transactions between scheme participants in different Nordic countries
- New possibility - Cross border within the Nordics (in Scheme currency)
- Opt-out possibility
- Sanction screening is needed for cross border (even in Scheme currency)
- All participants need connection to Settlement for Scheme currency/ies

NPC One-Leg Out (OLO) definition

The suggested NPC **OLO definition** (work in progress) is:

An NPC OLO Credit Transfer or Instant Credit Transfer is the *payment instrument governed by the NPC OLO Rules* for making incoming and outgoing *international* Credit transfers between:

- an Account held at a PSP that have **adhered to NCT or NCT Inst Scheme including OLO rules** for any of the **NPC Scheme Currencies** whereby this PSP **operates in the NPC OLO Leg**; and
- an Account held at a Financial Institution that have **not adhered to NCT or NCT Inst Scheme including OLO rules** and only operates in the **non-NPC OLO Leg** for the Credit Transfer Transaction concerned.

PSP- Payment Service Provider (part of the OLO instrument – NPC OLO Leg)

FI – Financial Institution (not part of OLO instrument – the One-leg out)

The report from the NPC OLO Task Force step 1

- The report describes:
 - Background and context of OLO, what OLO is and why OLO is on NPCs agenda
 - Summaries the 4 meetings, what was discussed and if any conclusions were made
 - A definition for OLO in the Nordics comparing to the Cross border definition we have for our NCT & NCT Inst Schemes.
 - How cross border payments in the Nordic currencies are handled today
 - Draft scenarios for how cross border payments in the Nordic currencies are likely to be handled after migration to ISO 20022
 - Recommendation for next step
- Annex to the report:
 - Presentation with pictures describing current and future draft scenarios for cross border payments flows in Nordic currencies

NPC OLO Task Force next step

- Recommendation by NCT & NCT Inst WG to continue in a step 2:
 - Investigate how cross border within the Scheme affect current OLO-payment flows
 - Suggested timeplan for OLO
 - Suggested solution (Scheme, part of existing scheme etc)
 - Optional/mandatory
 - NCT and/or NCT Inst?
 - Further look at EPCs OLO Instant Scheme
 - Summarise the work in a report with a recommendation for next step
- When OLO TF has finalised “step 2”, SMC will take a decision based on their recommendation

Report EPC OLO work

- EPC Board decided on March 7th to publish 1.0 of the 2023 OCT Inst Scheme
- EPC OLO Instrument will be a scheme and stand alone
- The name will be **One-leg Out Instant Credit Transfer Scheme** – OCT Inst Scheme
- It will be managed by Module 1 (same as SCT & SCT Inst schemes)
- Entry into force date will be Nov 28th 2023 08:00 (publish March 28th 2023)
- Hybrid adherence model – both PSPs and Processors (serving one or more PSPs) can adhere

EPC OLO TFs deliverables:

- Phase 1 – finished Feb 17th: Rulebook, Max amount, adherence doc, public consultation comments, communication plan
- **Phase 2 – finished Jun 2023: C2PSP and Inter-PSP IGs**
- Phase 3 – finished Nov 2023: RMA, Clarification papers, Methodology for scheme fees

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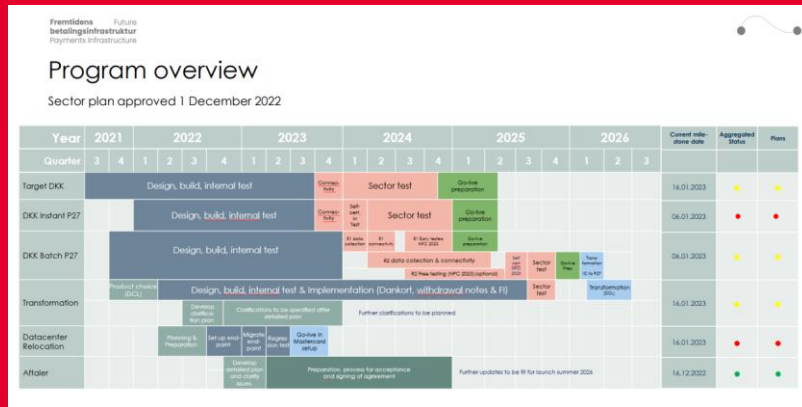




NPC Stakeholder forum

21. Marts 2022

Highlights from DK



- Sector plan is challenged
 - P27 issue with license in Sweden
 - P27 instant replanning
- Contingencies have been identified
- New or revised plan is expected no later than just af easter 2023
- Focus is Target DKK in easter 2025

NPC Stakeholder forum

Helena Stjernstedt
Finansiell infrastruktur Svenska Bankföreningen/BSAB

21 mars, 2023

Multiple major strategic initiative in parallel the coming years....

Swedish Transformation program

- ◆ On January 27, the Transformation Committee decided on an updated Transformation Plan
- ◆ The date for the start of the transformation has been adjusted to Q2 2024
- ◆ 3 phases: Account-to Account, Alias-transformation, AG/e-invoice (not yet a set date in the TP)
- ◆ The transformation plan is dependent on P27's application for a clearing licence
- ◆ Work ongoing with detailing the various steps of the transformation plan including for AG and E-faktura

Transformationsplanen för det Svenska Transformationsprogrammet

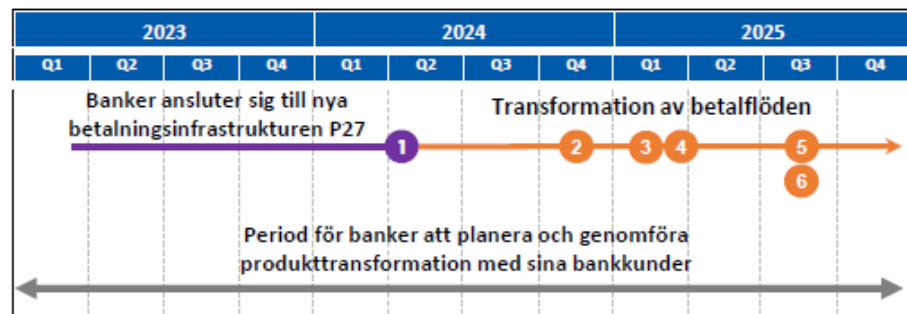
Transformation plan for the Swedish Transformation program



Svenska Transformationsprogrammet



Preliminär Transformationsplan för Credit Transfer (CT) i SEK

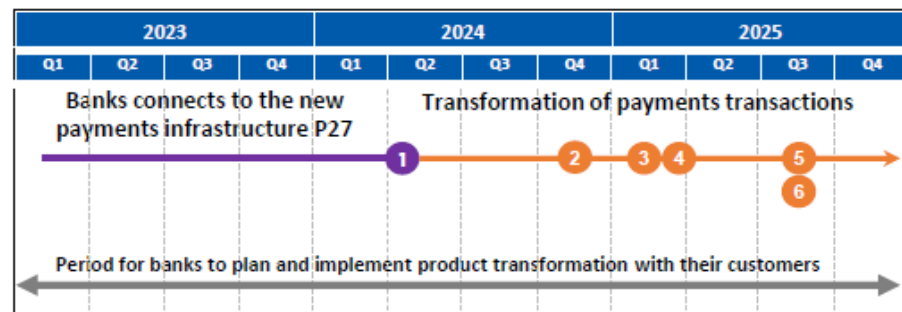


Transformationsplanen baseras på bästa möjliga uppskattningar och är föremål för regulatoriska godkännanden

- Milstolpe beslutad av P27 Nordic Payments Platform (P27) avseende bankernas tekniska anslutning till betalningsinfrastrukturen
- Milstolpar beslutade av Transformation Committee avseende förflyttningen till ny betalningsinfrastruktur (är beroende av P27s milstolpe)

- Alla banker är anslutna till P27 Clearing & Settlement system
 - Möjligt starta konto-till-konto transformationen
- Fas 1 avslutad.
 - Innebär att alla löner, pensioner, bidrag, etc. skickas via P27
- Tidigaste tidpunkten för att skicka Alias-betalningar enligt NPC Credit Transfer Rulebook
 - Start för Fas 2 – Alias-transformationen
- Flödet för Kuvertbetalningar förändras.
 - Innebär att inga bildfiler skapas längre för detta betalflöde
- Ingen filkommunikation mellan bankkund och Bankgirot – avser filer kopplade till LB, Bankgiro Lön samt Bankgiro Inbetalningar
- Fas 2 avslutad.
 - Inga transaktioner via Leverantörsbetalningar och Bankgiro Lön. Innebär att samtliga credit transfers skickas via P27

Preliminary Transformation Plan for Credit Transfer (CT) in SEK



The Transformation plan is based on the best possible estimates and is subject to regulatory approvals.

- Milestones set by P27 Nordic Payments Platform (P27) regarding the banks' technical connection to the payments infrastructure
- Milestones set by the Transformation Committee regarding the transformation to new payments infrastructure (these milestones are dependent on P27's delivery)

1. All banks connected to the P27 Clearing & Settlement system
 - Possible to start Phase 1 Account-to-Account (A2A) transformation
2. Phase 1 ends.
 - I.e., all salaries, pensions, allowances, etc. will be executed via P27
3. Earliest starting point to send Alias-payments via P27
 - Start of Phase 2 – Alias-transformation
4. The process for Kuvertbetalningar changed
 - I.e., image files from this payment process ends.
5. No file communication to/from Bankgirot except for Autogiro
6. Phase 2 ends.
 - No transactions to be initiated via Leverantörsbetalningar och Bankgiro Lön. All credit transfers initiated via P27

Cont. Multiple major strategic initiative in parallel the coming years....

Riksbanken RIX-INST

- ◆ No new date set for the start of the migration of SWISH to RIX-INST
- ◆ More information from the Riksbank regarding new timeplan after the summer

Euroclear

- ◆ Q3-Q4 2023 Euroclear's transition to a new solution for Issuer payouts (Emittenutbetalningar)

Supporting the Swedish transformation....

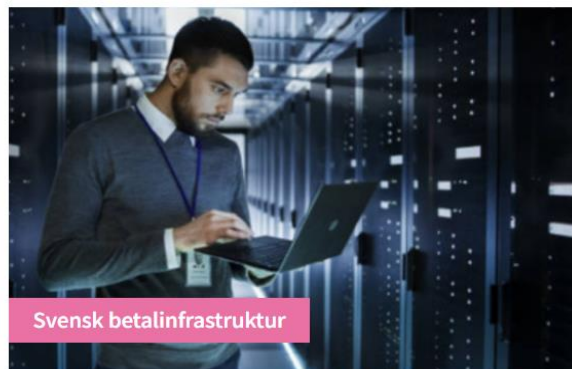
- ◆ 1 May 2023- NPC CT Scheme in effect
- ◆ 19 Nov 2023- NPC CT INST Scheme in effect

Modern och hållbar svensk bankinfrastruktur

Svenska banker utvecklar tillsammans med andra aktörer på marknaden regelverk som skapar och stödjer en modern, funktionell och hållbar svensk bankinfrastruktur. Genom olika samverkansprojekt med inriktning på digitalisering och innovation skapas en gemensam infrastruktur till nytta för bankerna, samverkande aktörer och deras kunder.



Verksamhetsområden



Svensk betalinfrastruktur

Information om olika överenskommelser, konto- och cleringnummer, hantering av IBAN och svenskt nationellt kontonummer och så vidare, som förvaltas av Bankinfrastruktur i Sverige AB (BSAB).



Transformationsprogrammet

Möjliggör övergången från befintlig betalinfrastruktur till den nya planerade. Åtta banker, P27, Bankgirot och Svenska Bankföreningen är aktiva projektdeltagare.



Flödet för finansiell information

Plattform för digitalt informationsutbyte som ska ersätta dagens informationsbärare mellan banker, såsom telefon, fax, post, mail samt andra gränssnitt till exempel till/från myndigheter.

Frågor?

Kontakta Svenska Bankföreningen/BSAB:
helena.stjernstedt@swedishbankers.se

För ytterligare information använd nedanstående länk:
<https://www.bankinfrastruktur.se>
(del av Svenska Bankföreningen)



Bankinfrastruktur
i Sverige



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LUNCH



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Payment flows and ISO 20022

Business requirements and needs in the payment chain

Hein Wagenaar

Global Strategy, Oracle Applications Development

March, 2023



Safe harbor statement

The following is intended to outline our general product direction. It is intended for information purposes only, and may not be incorporated into any contract. It is not a commitment to deliver any material, code, or functionality, and should not be relied upon in making purchasing decisions.

The development, release, timing, and pricing of any features or functionality described for Oracle's products may change and remains at the sole discretion of Oracle Corporation.



Hein Wagenaar

Principal Product Strategy Manager
Global Strategy, Oracle Applications Development

Member of:



Agenda

1

Oracle applications
and customers

2

Customer payment
challenges and needs

3

Future vision

Agenda

1

**Oracle applications
and customers**

2

Customer payment
challenges and needs

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Future vision

Oracle Applications (ERP)

Software as Service (SaaS)

Cloud ERP
NetSuite

On-premise applications

eBusiness Suite
PeopleSoft
JD Edwards

40k

SaaS customers
worldwide and across
industries

116

Countries where
Cloud ERP customers
are active

\$113T

Corporate revenue is
managed with Cloud
ERP

Oracle Fusion Cloud Applications

No other cloud goes as deep and far



Talent

Recruiting
Compensation
Benefits
Career Development
Learning
Succession



Workforce Management

Time & Labor
Payroll
Global HR
Advanced HCM Controls
Goals & Performance
Work Life
HR Help Desk
Health & Safety



Financials

General ledger
Payables and assets
Receivables and collections
Expense management
Bill and credit management
Revenue management
Accounting hub
Subscription management
Joint venture management
Student



Procurement

Supplier qualification management
Sourcing
Procurement contracts
Self service procurement
Mobile self service procurement
Purchasing
Supplier portal



Project Portfolio Management

Cost management
Billing and revenue
Planning and forecasting
Management and scheduling
Resource management
Grants management
Task management
Mobile task, time and progress



Enterprise Performance Management

Enterprise planning
Profitability and cost management
Narrative reporting
Financial consolidation and close
Account reconciliation
Tax reporting
Enterprise data management



Risk Management

Secure role design
Pre-built SOD controls
Data privacy controls
Access certifications
Payment/fraud controls
Config/audit controls
SOX certifications
ERM workflows



Supply Chain Management

Procurement
Inventory and costing
Order management
Logistics
Manufacturing
Supply chain planning
Maintenance
PLM and product MDM
IoT and blockchain
Collaboration and B2B



Human Interfaces

Embedded AI

GenX 2

Secure

Oracle Fusion Cloud ERP Customers

.... and many more

Financial Services



Public Sector



Retail/Consumer goods



Many other sectors



Agenda

1

Oracle applications
and customers

2

**Customer payment
challenges and needs**

3

Future vision

Some numbers...

15

52

65

Oracle Fusion ERP – Customer Challenges

Some examples

Financial Services

- Managing B2C Direct Debits
- Managing and reconciling remittances

*Leading EU bank:
strategic focus on straight
through processing*

Public Sector

- Balancing strict prompt payment policies & tight budgets

*UK Gov must pay 90% of
SME's within 5 days & 100%
all undisputed invoices in 30
days*

*Est.1.3m invoices paid late
annually by Local Authorities
in England
(est. over 2 years)*

Retail/Consumer goods

- Managing supplier payments in critical supply chains

*Intl retailer
processing 5k bank statement
lines daily*

Many other sectors

- Managing B2C Direct Debits
 - Utilities
 - Communications

*Intl telecom provider
processing 700k incoming
receipts monthly*

*Charity handling 6k incoming
receipts monthly*

Strong focus on straight through payment processing

90%

A **high** rate of automatic reconciliation leads to **lower** manual intervention and cost



Standardized **structured data** improves **automatic** reconciliation data

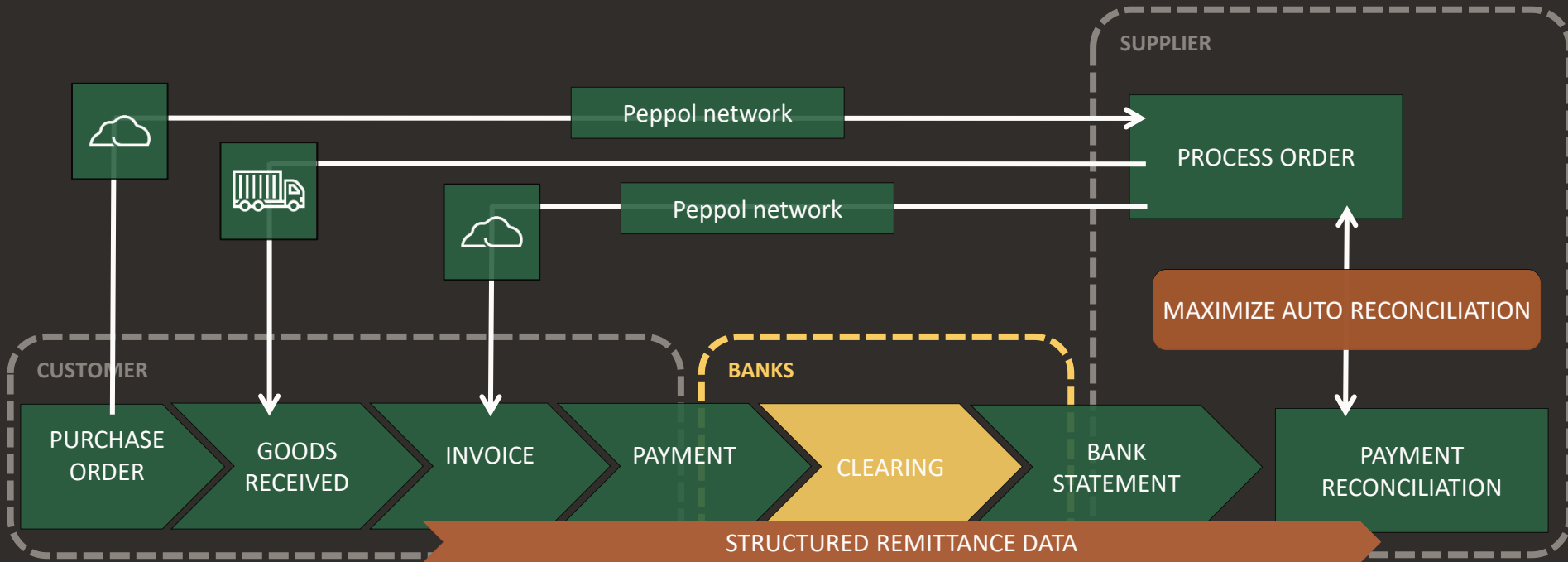


Minimizing **bank-specific** payment messages **lowers** implementation and maintenance costs



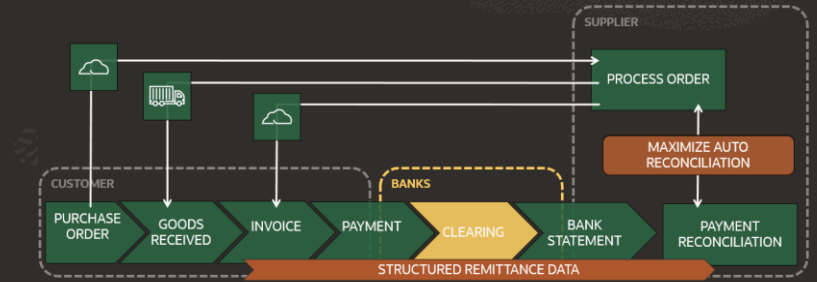
Global **commonly accepted** payment messages lead to **higher** acceptance rate and **lower** cost of ownership

Supply chain flow



Supply chain flow

What is the pain?



Unstructured data leads to **higher** manual intervention during reconciliation, and **higher costs**



Inconsistent use of structured data leads to **complex reconciliation** and **increased** maintenance overhead, and **higher costs**



Structured data **without business rules** leads to **manual corrections** of reconciliation errors, and **higher costs**

Challenge: To **add value** by shifting resources from **routine activities**, reducing **processing costs** and **releasing data** to support better quality business insight

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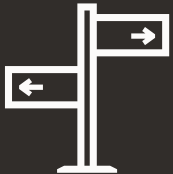
3

Future vision

Future vision



Optimized level of structured data elements; enough data for reconciliation vs. performance issue to handle high volumes of incoming invoices (example ViDA)



Realistic implementation **timelines** and **phasing** will ensure higher adoption rate



Maximize use of ISO20022 message capabilities to streamline the payment flow; avoid external sources of information



Apply global **commonly accepted** payment messages and **standards** for remittance data, avoiding country deviations
(example: KID, OCR and RF code)



€15

7 euros for the shipment and **15 euros** for receiving of **paper** invoices vs. **0.30 euros** for an **electronic** invoice

52 %

of the companies view the **cost reduction** as the principal advantage of the digital transformation

65 %

By 2023, it is expected that **ISO 20022-enabled systems** will represent 65% of the total volume of low payments worldwide and the number of adopting countries are **increasing**, according to an Oct-2022 EY publication

source: EY electronic invoicing survey, published in 2018 & EY key challenges and benefits of ISO 20022 migration

Thank you

Hein Wagenaar

Global Strategy, Oracle Applications Development

Our mission is to help people see
data in new ways, discover insights,
unlock endless possibilities.



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BREAK



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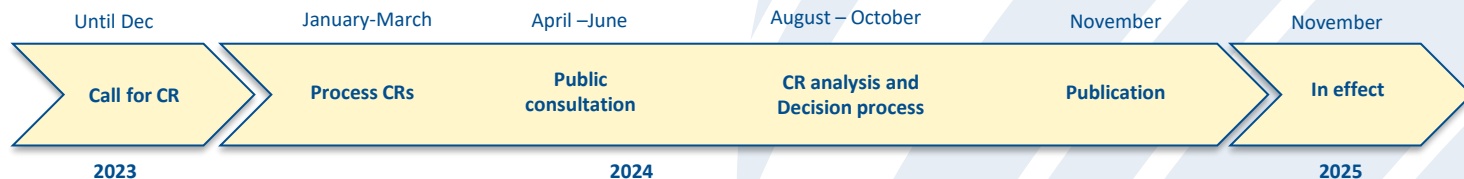
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NPC payment scheme 2025 version Change Management

- Start planning CM cycle 2025 – call for change requests starts in Aug 2023



NCT & NCT Inst WG work:

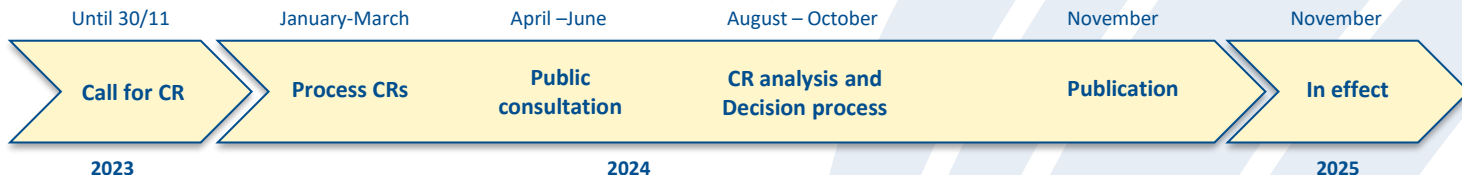
- Evaluate Change Requests (CR) from last CM cycle
- NCT & NCT Inst WG as contributor or let the market send in CRs?
- Should NPC send any Change Requests to EPC?
- Evaluate EPC 2025 CRs

EPC & NPC 2025 Change Management Process

EPC CM process



NPC CM process



NPC Payment Scheme versions until 2025

NPC Credit Transfer Scheme Rulebook

Published: Dec 2020
In effect: Dec 2021

Version 2020

Published: June 2022
In effect: May 2023

Version 2023

Published: Nov 2024
In effect: Nov 2025

Version 2025

NPC Instant Credit Transfer Scheme Rulebook

Published: Feb 2021
In effect: Feb 2022

Version 2021

Published: June 2022
In effect: Nov 2023

Version 2023

Published: Nov 2024
In effect: Nov 2025

Version 2025

2020

2021

2022

2023

2024

2025

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NPC going forward

- NPC Payment Schemes Change Management Cycle
 - 2023 version of NPC Credit Transfer and NPC Instant Credit Transfer Scheme in effect May 2023 and November 2023
 - 2025 change management cycle starts in August 2023
- NPC Confirmation of Payee Scheme 2023 v1.0
 - Clarification Paper will be developed during Q1-Q2 2023
 - Risk Management Annex will be developed during Q1-Q2 2023
 - Propose change management cycle
- Appoint new Chair for the NPC Stakeholder Forum

Election of Chair



Thank you Marianne and we wish you the best of luck!



NPC Stakeholder Forum Work plan and activities 2023

Meeting March 21st - *physical meeting in Stockholm and via Teams*

- Status update NPC Confirmation of Payee Rulebook
- Outcome OLO Task Force
- Presentations from Swish and Oracle

Meeting May 23rd

- Information regarding 2025 NCT & NCT Inst Scheme change management
- Status Confirmation of Payee
- Presentation from P27(to be confirmed)
- ...?

Meeting September 28th - **to be cancelled**

Meeting November 16th

- Workplan 2024
- Presentation...

Suggested presentations/topics

- P27
- BITS A/S
- EPC update
- Master Card
- Swish
- Central Banks – ISO 20022 migration, new settlement system (Target)
- CBDC
- ...?

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8. The importance of structured data for corporates (Hein Wagenaar, Oracle)

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9. NPC Change Management
10. NPC going forward
- 11. MobilePay in a Nordic setup (Kim Fuglsang, MobilePay)**
12. Open discussion - questions and comments
13. Closing

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MobilePay in a Nordic setup

The presentation materials are not available for sharing

Suggested Agenda

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2. Approval of Agenda
3. Approval of last meeting's minutes
4. Appointment of minutes adjuster
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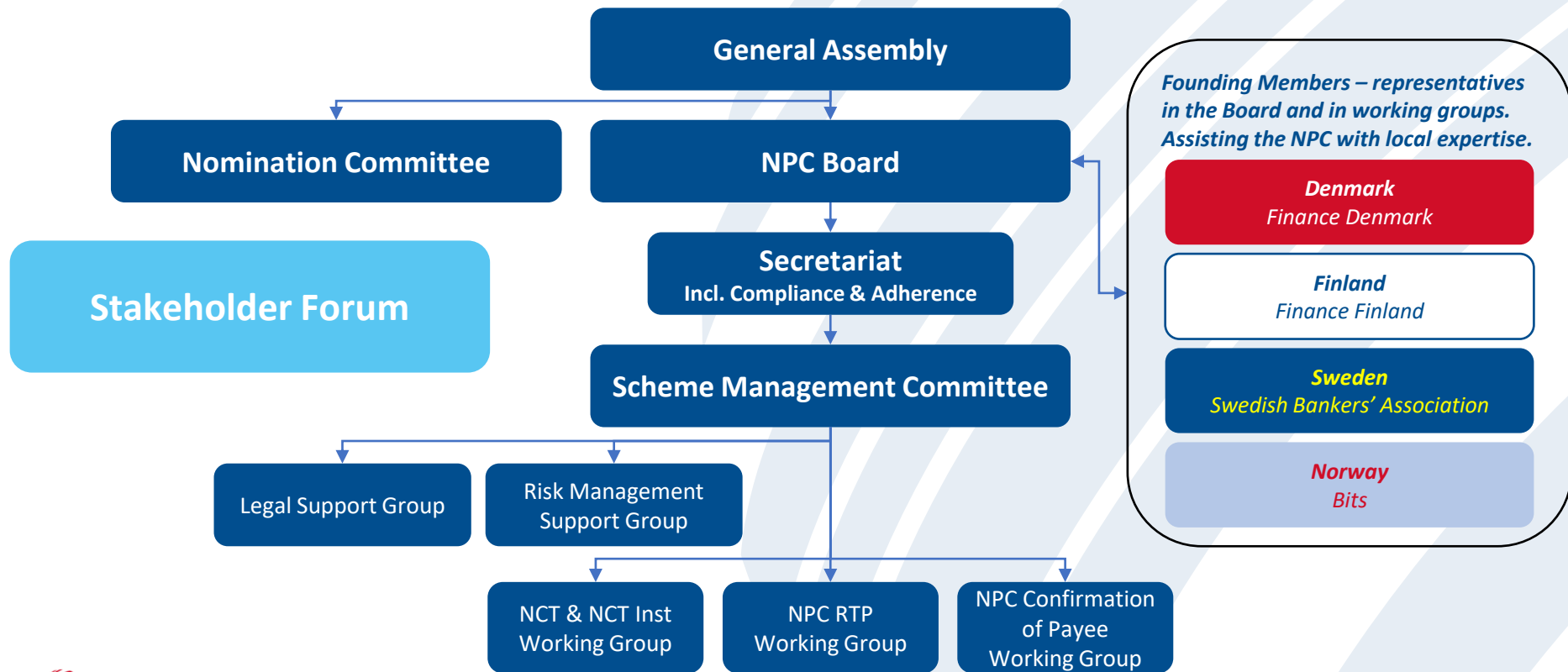
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NPC Organisation



Questions?

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