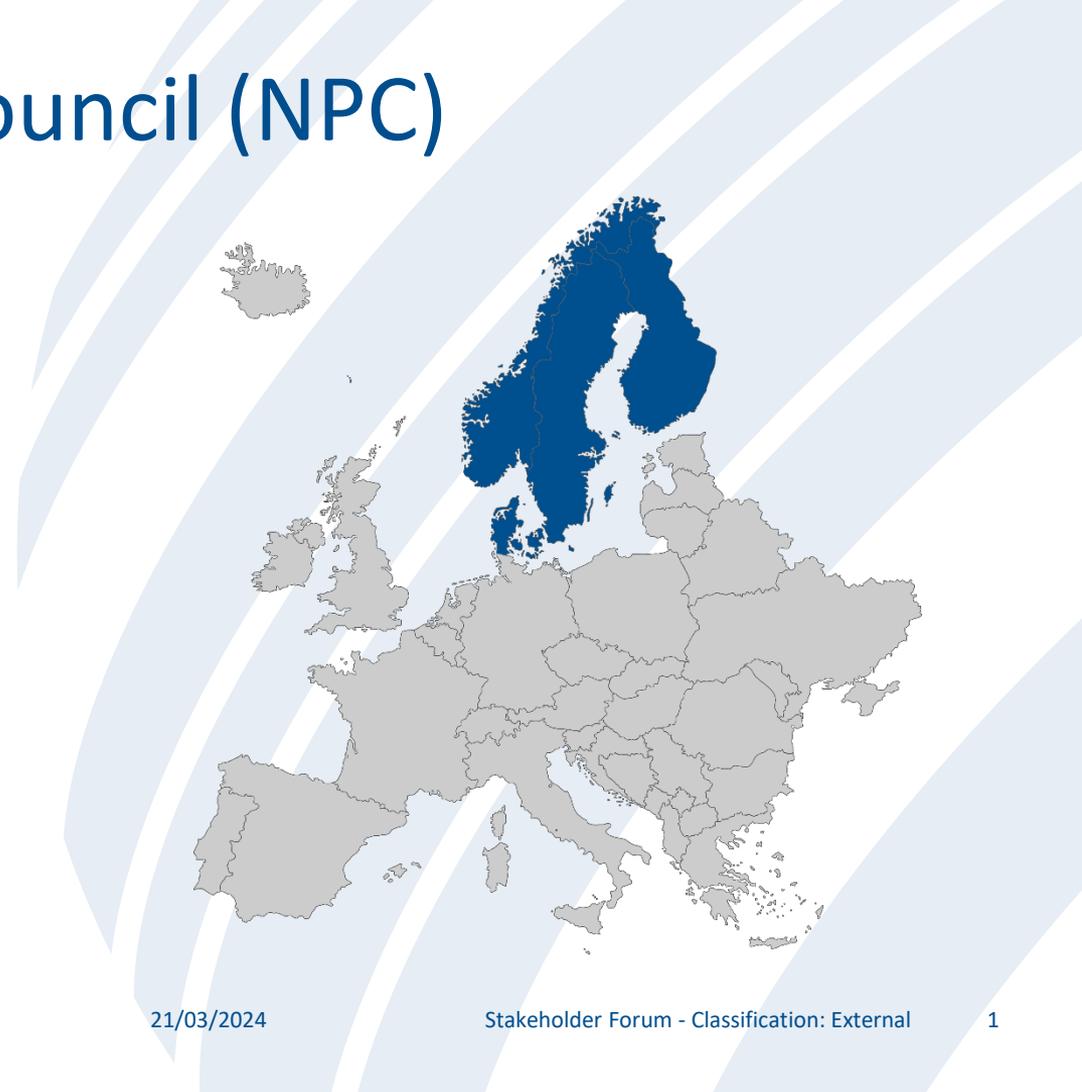


Nordic Payments Council (NPC)

Stakeholder Forum

Meeting no. 14, 21st of March 2024

Stockholm and via Teams



NPC Stakeholder Forum Participants

Name	Organisation
Peter Larsson	Chair (Tietoevry Bank)
Justin Sylvester	ACI
<i>Daniele Astarita (alternate)</i>	ACI
Timo Livarinen	Bank of Finland
Lindberg Lennart	Bankgirot
<i>Eva Jalrup (alternate)</i>	Bankgirot
Robert Book	CGI
Morten Fels	DK Ministry of Industry, Business & Financial Affa
Nikolaj Hesselholt Munck	Finance Denmark
Petri Aalto	Finanssivalvonta FIN-FSA
Galor Uziel	Finastra
Eduard Stringer	FIS
Rolf Høyman Olsen	Forbrugerrådet Tænk
Carl-Johan Mårtenson	Försäkringskassan
Dan Axelsson	Getswish
<i>Othilia Österling (alternate)</i>	Getswish
Carlos Rodriguez	Independent
Gabriele Leo	Mastercard
<i>Richard Jones (alternate)</i>	Mastercard
Kai Yamaguchi	MobilePay
Bjørn Hørsted Bremholm Hansen	Nationalbanken / Danish Central Bank
<i>Mathilde Bak Møller (alternate)</i>	Nationalbanken / Danish Central Bank
Vivek Kumar Srivastava	Oracle
<i>Hein Wagenaar (alternate)</i>	Oracle
Atousa Rezaei	Riksbanken / Swedish Central Bank
<i>Fredrik Söderlund (alternate)</i>	Riksbanken / Swedish Central Bank
Maria Lundin	Riksgälden / Swedish National Debt Office
<i>Susanna Pärlfjård (alternate)</i>	Riksgälden / Swedish National Debt Office
Michal Pandoscak	SAP
Helena Stjernstedt	Swedish Bankers' Association
Richard Ross	SWIFT
<i>Annika Lindgren</i>	SWIFT
Heike Strasser	Unifits
Emily Rayment	Visa
Asbjørn Enge	BITS A/S
<i>Brynjel Johnsen (alternate)</i>	BITS A/S
Isak Penttilä	Movitz Payments
<i>Magnus Hedenberg (alternate)</i>	Movitz Payments
Prabananth Mounasamy	Banfico LTD
<i>Paulo Barbosa (alternate)</i>	Banfico LTD
Jayakumar (Jay) Gopalakrishnan	Volanté

Representing the Nordic Payments Council

Vacant	NPC Scheme Management Committee
Thomas Bo Christensen	NPC Chair Scheme Management Committee
Johan Arvidsson	NPC Scheme Management Committee
Jenny Winther	NPC Scheme Management Committee
Camilla Åkerman	NPC Secretariat
Maria Brogren	NPC Secretariat
Paulina Kudlacik	NPC Secretariat

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. Nordic community (NBAs) update
7. NPC Change Management
8. Stakeholder Forum
9. Open discussion - questions and comments
10. NPC going forward
11. Closing



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Information from the NPC

General information

- Sveriges Riksbank has signed a Disclosure of Intent to become a compliant CSM for the NPC Instant Credit Transfer Scheme (SEK) and RIX-INST Settlement Service, designated as the “Standard Settlement Model”
- Preparations to onboard new NPC members and NPC Instant Credit Transfer Scheme participants 2024
 - NPC has been invited to an information meeting scheduled for April 4, together with Finance Denmark.
- NPC has made an analysis of NPC Instant Credit Transfer Implementation Guidelines (XSD) vs TIPS non-euro

NPC Schemes

- NPC Confirmation of Payee
 - NPC’s involvement in the standardisation of the API for confirmation (verification) of payee, in collaboration with Swift and EPC
 - Improvements of the CoP Implementation Guidelines will be performed before the 2024 publication
- NPC Credit Transfer (NCT) & NPC Instant Credit Transfer (NCT Inst)
 - NPC’s Secretary General will participate in the EPC’s One-Leg Out Strategy Advisory Group (OLO SAG)
 - Some necessary clean-ups will be carried out at the XSD level for the NCT & NCT Inst Implementation Guidelines

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FINANCE
DENMARK

NPC Stakeholder Forum

21 March 2024

Updates from the Danish market

- TARGET DKK status update
- NPC on-boarding and adherence to the NCT Inst Scheme for TIPS DKK transactions

NPC on-boarding and adherence to the NCT Inst Scheme for TIPS DKK transactions

One of the prerequisites for participating in the DKK Instant Payments in TIPS is the on-boarding to NPC and ensuring adherence the instant scheme. This applies to both direct and reachable/indirect participants.

A two-phased approach

- ❑ Before summer 2024: TIPS DKK participants (legal entities) needing to declaring adherence with the NCT Inst Scheme must apply for NPC memberships.
- ❑ Fall 2024: Declare adherence with NCT Inst in DKK by the TargetDKK go-live Easter 2025.

High-level milestones and deliveries

- 4 April 2024: Kick off and information event
- **7 June 2024**: NPC membership applications
- **1 November 2024**: Adherence Agreements
- Easter 2025: Go-live of DKK in TIPS

”

Questions?

Nikolaj Hesselholt Munck

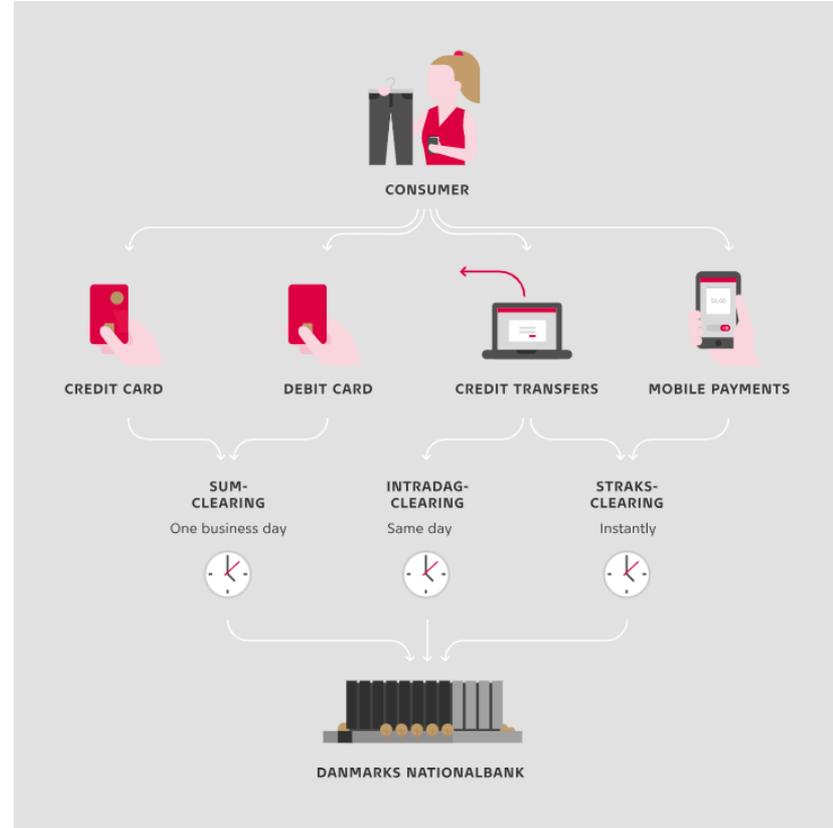
nhm@fida.dk

(+45)29692801

Annex

Upgrade and modernisation

- In October 2021, a unified Danish banking sector decided to initiate an upgrade and modernisation **of the Danish payments infrastructure**
- In the **Straksclearing** system, the banks' customers can make account-to-account transfers which are received by the recipient immediately after the transfer has been made.
- The **Intradagclearing** and the **Sumclearing** are multilateral net settlement systems, which means that it is not the individual transaction that is settled between the banks. Rather, the banks settle the difference between payments to and from their customers at fixed times of day, called net positions.



Source: Danmarks Nationalbank
[The payments infrastructure in Denmark \(nationalbanken.dk\)](https://nationalbanken.dk)

Upgrade and modernisation: Objectives

The programme has several objectives

- Support that the Danish financial payment infrastructure has robust and stable systems facilitating that Danish kroner may be cleared at any time between the participating banks and can be settled at Danmarks Nationalbank.
- Through this system support and ensure a good basis for the financial sector to develop appropriate payment products for citizens and support the financial stability in Denmark.
- Support the financial sector's participation in the migration from the current Danmarks Nationalbank system Kronos2 to Danmarks Nationalbank's new systems in Target Services, including T2 and TIPS in Easter 2025.
- Support the implementation of the new ISO 20022 formats for payments as decided by the Nordic Payments Council. This makes it possible to use the same payment formats for Danish kroner as for both the other Nordic currencies and the euro. And optimal opportunities are ensured for developing financial payment solutions.

Upgrade and modernisation: Next steps

The sector plan towards the Target DKK implementation by Easter 2025 is:

- **Future instant payments:** The existing Instant Clearing (Straksbetalinger) in Finance Denmark will close at Easter 2025. From Easter 2025, participants who wish to continue using instant payments can send their transactions directly to Danmarks Nationalbank for settlement in the TIPS system via the standard model.
- **Future account-to-account payments (non-instant):** The existing batch clearing in Finance Denmark, called Intraday Clearing (Intradag- og Sumclearingen), will be integrated into Target DKK.
- **Payment products of the future:** It is up to the individual actors in the market to decide which payment products to offer in the future. However, the sector plan includes activities related to sector products, which are currently administered collectively in the sector in the electronic sub clearing (Dokumentløs Clearing).

NPC Stakeholder forum

Helena Stjernstedt
Finansiell infrastruktur Svenska Bankföreningen/BSAB

21th March, 2024



Multiple major strategic initiatives for new payment infrastructure in parallel the coming years....

Central bank initiatives and time plans - Riksbanken

2024:

- ◆ Migration of SWISH to RIX-INST concluded
 - Swedish bankers Association (SBA) has started up a working group to discuss potential payment flows via RIX-INST
- ◆ RIX-INST Standard settlement model/SEK (**Nov 2024** all RIX-INST participants must be able to receive transactions and adhere to NCT Inst)
- ◆ Analys T2/T2S end-date **2024-03-11**
 - Consultation - Potential impact on the payments market of a migration of RIX-RTGS to T2 (SBA commented)

2025:

- ◆ Riksbanken RIX-RTGS system migration to ISO20022. Planned date for migration **2025-05-16 to 2025-05-18** for all RIX RTGS participants.

New payment infrastructure in Sweden supporting:

- ◆ NPC CT Scheme
- ◆ NPC CT INST Scheme
- ◆ NPC Confirmation Of Payee (COP) Scheme

Status Bankgirot and Transformation program in Sweden

New since last Stakeholder meeting...

- ◆ **Bankgirot will continue to supply Swedish payment infrastructure.**
 - The task is to secure and modernize the existing payment infrastructure while developing solutions for the future.
 - The Swedish banking association (SBA) support the initiative and is represented in the working groups (as observer). Participation in WG “SEK Batch” in the role of the owner of Dataclearingen.
 - “SEK Batch” Board decision (Release 1) in June 2024
 - Road map SEK Batch (hypothesis) – start of transformation 2026

- ◆ The **Swedish transformation program** have at the moment limited activities and staff but are ready to scale up when needed.

Frågor?

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

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





Norway community update

Brynjel Johnsen, Bits, Head of department

- NPC Stakeholder Forum 21 March 2024

Norway community update



- Bits modernising the clearing infrastructure
- Timelines

Modernising the clearing infrastructure

Four basic principles

Principles for target state

Standardised clearing

Independent clearing

ISO 20022

NPC

- Registers as independent infrastructure.
 - Planning phase initiated

- Real time payments with structured creditor reference (Straks 2.2)
 - Planning phase ongoing

Modernising the clearing infrastructure



Registers as independent infrastructure

- Bits is responsible for several registers that is central for different payment systems and – services in the payments infrastructure.
- The registers has over the years been developed independently, one-by-one.
- Outdated technology and manual processes.
- Bits wants to merge the registries to one service (BRUS) and modernise the individual register.
- Goal → Streamline the development, operation and administration of the registries in the payments infrastructure.

Initial delivery



In Scope



CRT

Ommumererings-
registeret

Bankregisteret

KID-Kontrollgrundlag

Future potential (not in scope)



Future register #1

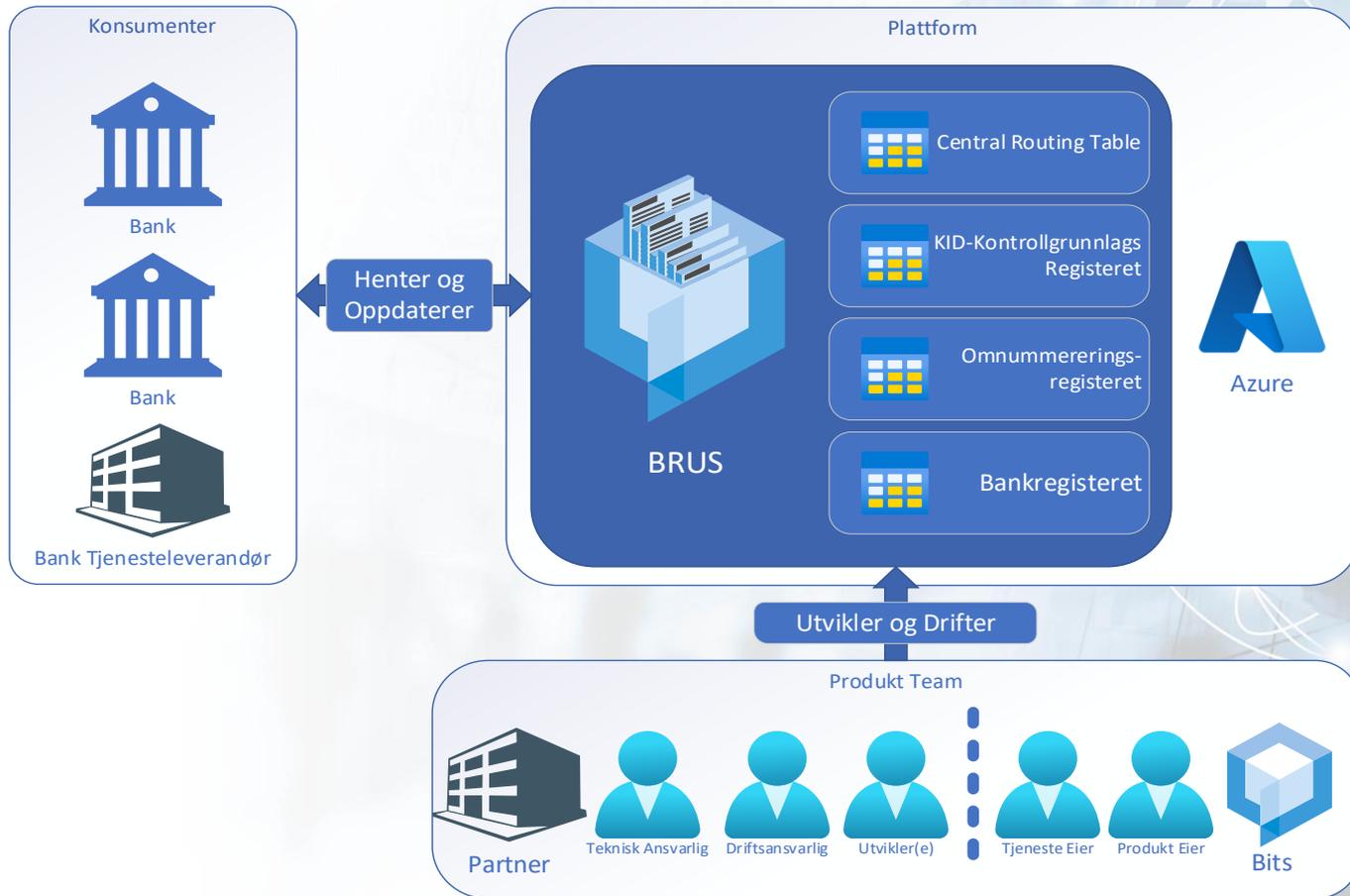
Future register #2

Future register #3

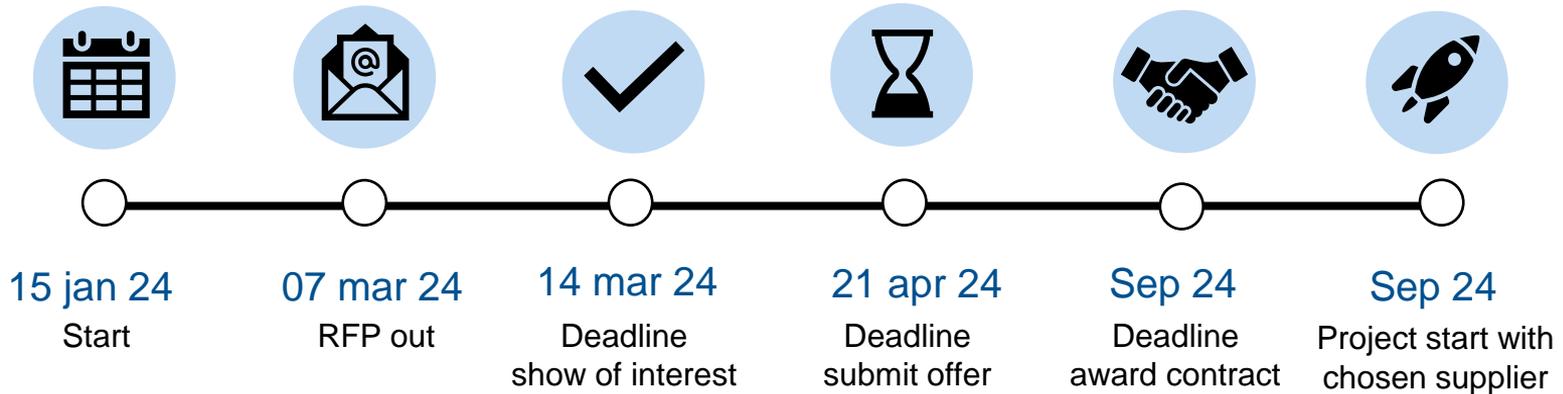


BRUS Service

The solution



Timeline



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Change management

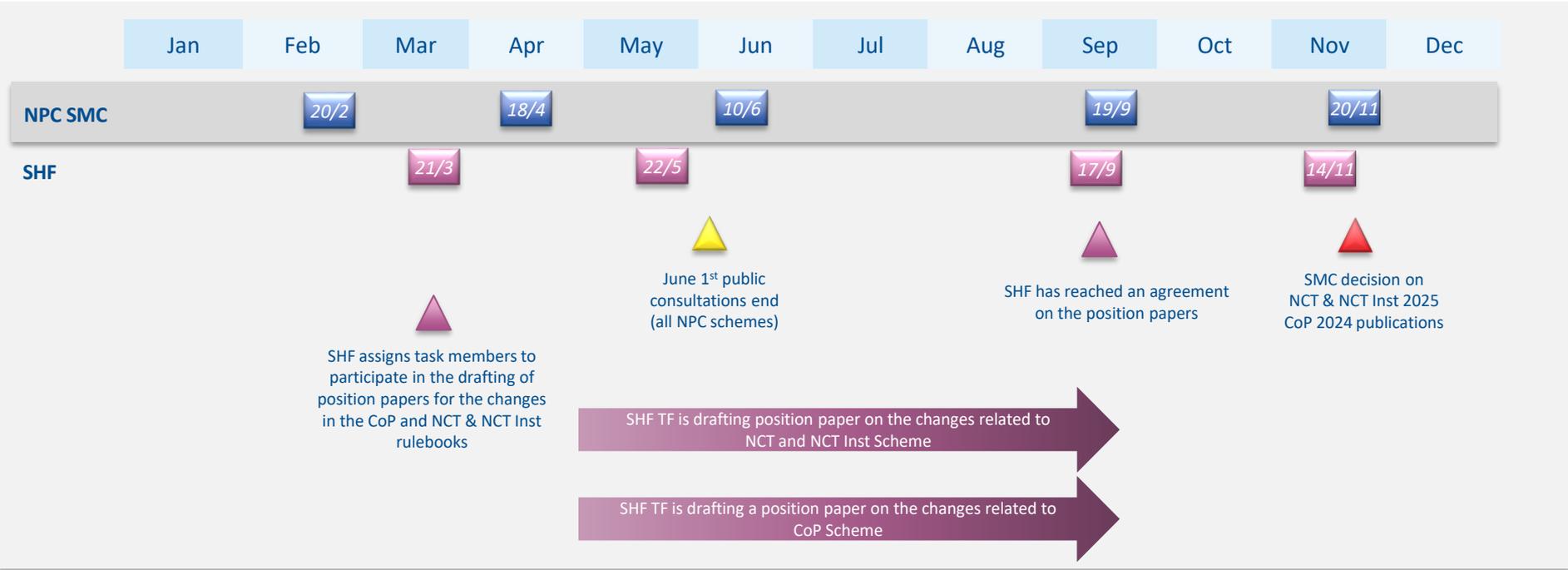
NCT & NCT Inst Schemes 2025 versions



Confirmation of Payee Scheme 2024 version



NPC Stakeholder Forum Timeline Position papers 2024



 SMC Meeting
 SHF meetings



Public consultation

NPC Credit Transfer Scheme
NPC Instant Credit Transfer Scheme



Change Management NCT & NCT Inst 2025 version

During **call for change requests** between August 30th and November 30th, 2023, NPC received:

- 2 external change requests (Finance Denmark)
- 8 Internal change requests (NCT & NCT Inst WG)
- 10 change requests originating from EPC and the SCT & SCT Inst 2025 version are recommended for NCT & NCT Inst Schemes 2025 version

Public consultation between March 1st and June 1st

- Rulebook 2025 Public Consultation Change Request
- Rulebook Response template 2025 CR public consultation
- Annex with original CR documents

- All information and documents are found here:
<https://www.nordicpaymentscouncil.org/get-involved/public-consultations-npc-payment-schemes-2025-and-cop-scheme-2024/>



Public consultation for NCT and NCT Inst change requests

NPC CR no	Subject of change request (CR)	NCT	NCT Inst	Category of Change request
#01	Recall – less than 10 days	X	X	NPC Internal – NCT & NCT Inst WG
#02	Change Alias/Proxy in the NPC Schemes	X	X	NPC Internal - NCT & NCT Inst WG
#03	New attribute for BBAN and National account number	X	X	NPC Internal - NCT & NCT Inst WG
#04	Structured Remittance Information – Number of characters	X	X	NPC Internal - NCT & NCT Inst WG
#05	Additions for cross border transactions within the NPC Schemes	X	X	NPC Internal - NCT & NCT Inst WG
#06	Introduce a pacs.009 in the EPC and NPC Schemes NCT & NCT Inst	X	X	NPC Internal - NCT & NCT Inst WG
#07	Introduction of camt.055	X		NPC Internal - NCT & NCT Inst WG
#08	Changes in NCT Inst and NCT pain.002 message	X	X	NPC Internal - NCT & NCT Inst WG
#09	Extension of Character Length for Name	X	X	NPC Internal - NCT & NCT Inst WG CR to EPC for SCT & SCT Inst 2025
#11	Temporarily Freeze-Reserve the Funds for a Recall for the Reason Fraud	X	X	NPC External – Finance Denmark
#12	Partial Transfer Back of Funds to a Recall for the Reason Frauds	X	X	NPC External – Finance Denmark

External CRs from the Nordic market

Contributor - Finance Denmark and the Danish community

- #11 - Temporarily Freeze-Reserve the Funds for a Recall for the Reason Fraud
- #12 - Partial Transfer Back of Funds to a Recall for the Reason Frauds

- NCT & NCT Inst WG agreed to not recommend the CRs for 2025 version – more legal analysis is needed, AOS is possible
- Strong need from Denmark – NPC to support the need for a possible AOS

- Same CR was planned as Internal CRs from EPC PSEMWG but was withdrawn after input from EPC LSG and PSFPWG - absence of a sound legal basis it cannot support them at this stage, current legislation in some countries prevents these types of CR to be applicable.
- Recommendation from EPC going forward – AOS or to have such specific provisions included into an EU legislation, e.g., in the PSR depending on the possibility of changes during the current stages of the legislative process.

Public consultation for NCT and NCT Inst change requests

NPC CR no	Subject of change request (CR)	NCT	NCT Inst	Category of Change request
#13	Alignment of attribute numbers across all NPC payment schemes	X	X	EPC CR for 2021/2023
#14	Unique Format of Acceptance Date Time Timestamp		X	EPC CR for 2025
#15	Inclusion of Alias and Proxy Definitions	X	X	EPC CR for 2025
#16	Optional Use of UETR	X	X	EPC CR for 2025
#17	Introduction of Hybrid Address of the Payment End-User	X	X	EPC CR for 2025
#18	Inclusion of commercial trade name (<i>part of Future proof</i>)	X	X	EPC CR for 2025
#19	Precisions on Recalls and Status Requests on Recalls	X	X	EPC CR for 2025
#20	Inclusion of Reference Party Address (<i>part of Future proof</i>)	X	X	EPC CR for 2025
#21	Possibility for Beneficiary to return a SCT (Inst) trx after amount is credited	X	X	EPC CR for 2025
#23	New Entry-Into-Force Time of the SCT Inst and OCT Inst Rulebooks as of Nov 2025	X	X	EPC CR for 2025

Introduction of Hybrid Address of the Payment End-User

- #17 - Provision of structured addresses of the payment end-user
- Implementation of Structured address was planned in 2 steps:
 - NCT & NCT Inst 2023 version – open up of Structured address – but keep unstructured
 - NCT & NCT Inst 2025 version – Remove unstructured and only allow structured (In between – a form of hybrid address allowed)
- Due to Swifts decision to not implement fully structured address instead a hybrid version, EPC decided to follow. NPC will follow EPC.

Introduction of Hybrid Address of the Payment End-User



Postal Address options

Preferred

Fully structured

- All available address data is mapped into one of the 14 ISO20022 fields
- No co-mingling of data
- No combination with “AdrLine” allowed

```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <Pat1Adr>
    <StrtNm>HOOGSTRAAT</StrtNm>
    <BldgNb>6</BldgNb>
    <Flr>18</Flr>
    <PstlCd>1000</PstlCd>
    <TwnNm>BRUSSELS</TwnNm>
    <Ctry>BE</Ctry>
  </Pat1Adr>
</Cdtr>
```

Unstructured

- No combination with structured ISO20022 address elements allowed
- Difficulty to interpret data due to co-mingling of address elements

```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <Pat1Adr>
    <AdrLine>HOOGSTRAAT 6, 18th floor</AdrLine>
    <AdrLine>1000 BRUSSELS</AdrLine>
    <AdrLine>BE</AdrLine>
  </Pat1Adr>
</Cdtr>
```

new

Hybrid In scope of PMPG CR

- Combination of structured ISO20022 address elements **and** up to 2 lines of 70 characters of unstructured “AdrLine” allowed
- Elements available in structured format must be mapped into the respective structured element (minimum: TownName & Country)
- Structured elements must not be repeated in the AdrLine element(s)

Network validation rules
Textual rule

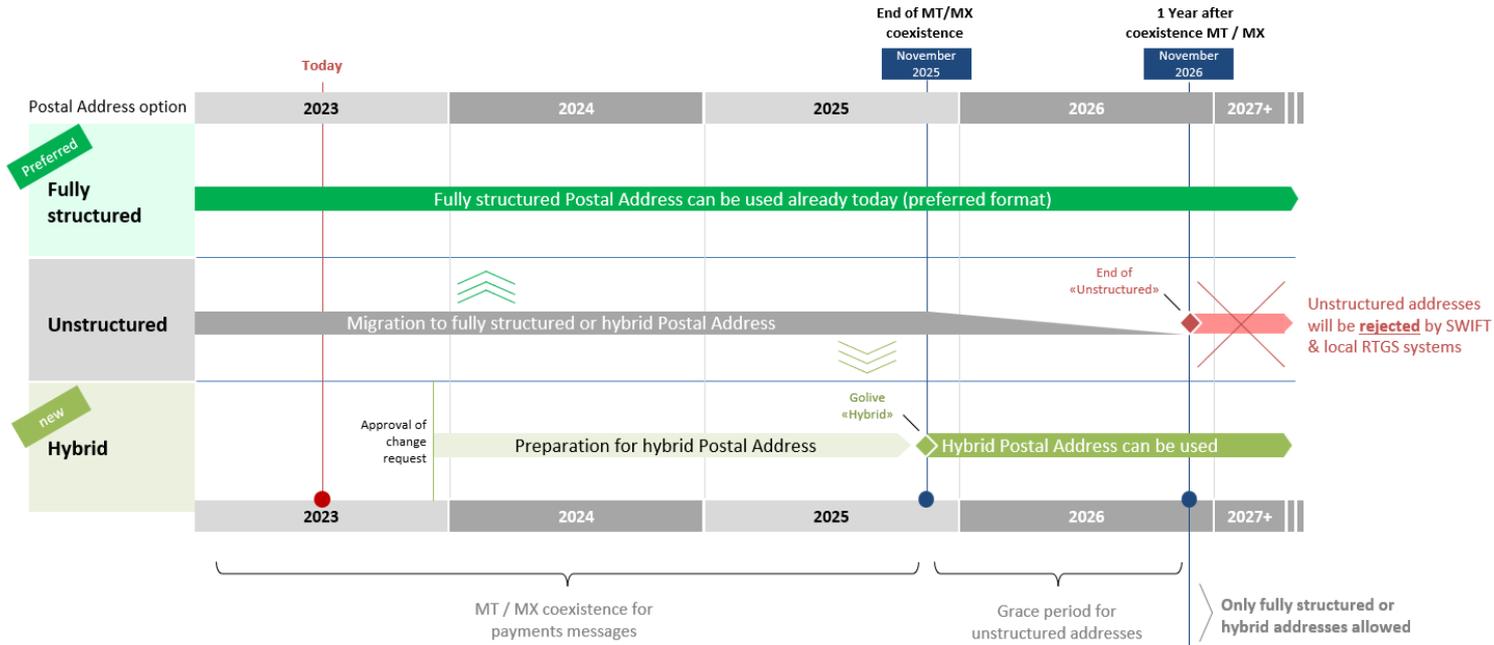
```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <Pat1Adr>
    <PstlCd>1000</PstlCd>
    <TwnNm>BRUSSELS</TwnNm>
    <Ctry>BE</Ctry>
    <AdrLine>HOOGSTRAAT 6, 18th floor</AdrLine>
  </Pat1Adr>
</Cdtr>
```

Introduction of Hybrid Address of the Payment End-User



Timeline

Proposed by the Payments Standards Working Group on 27 June 2023



BREAK



Public consultation

NPC Confirmation of Payee Scheme



Change Management NPC CoP 2024 version

During **call for change requests** between May 30th and November 30th, 2023, NPC received:

- 11 external change requests (Stakeholder Forum Member Banfico)
- 2 internal change requests (NPC CoP WG)

Public consultation between March 1st and June 1st

- Rulebook 2024 Public Consultation Change Request
- Rulebook Response template 2024 CR public consultation
- Annex with original CR documents

- All information and documents are found here:
<https://www.nordicpaymentscouncil.org/get-involved/public-consultations-npc-payment-schemes-2025-and-cop-scheme-2024/>



CoP Change Requests in the ongoing Public Consultation

NPC CR no	Subject of change request (CR)	Category of Change request
#01	Replace “Customer” with “Payment Service User”	Internal
#02	Private Payer requesting corporate Payee confirmation based on unique corporate ID	Internal
#03	More matching rules and examples	External - Banfico
#04	Specify scope and application of the scheme	External - Banfico
#05	Set execution Time Cycle, timeout and maximal amount of retries	External - Banfico
#06	Specify technical response to a bulk request	External - Banfico
#07	Introduce obligatory risk-related front-end messages to the Customer	External - Banfico
#08	Launch corporate IDs directory available for use in CoP requests	External - Banfico
#09	API communication details of bulk response	External - Banfico
#10	Introduce obligatory opt-out for PSUs	External - Banfico
#11	Enrich CoP responses with a trust score layer	External - Banfico
#12	More matching rules and examples for corporate names, account type indicator in requests	External - Banfico
#13	Change towards verticalized scheme documentation	External - Banfico

Instant Payments Regulation and IBAN/name check in the Eurozone

- The Instant Payments Regulation is the first EU law to mandate i.a. an IBAN/name check before euro credit transfers to verify the recipient of the payments and their account
- To enable a harmonized compliance with that requirement, the European Payments Council created a scheme for SEPA PSPs. → **Verification of Payee scheme** published for Public Consultation 20th February 2024

Different needs, different schemes



Eurozone
VoP

IBAN/name check to
ensure Inst Payments
Compliance

Enable interoperability
across the eurozone

Specific scope for verifying
payee before euro
payments only

Nordics
CoP

No specific CoP regulation
for Nordic currencies

Created with local
requirements need in mind
as part of transformation
to ISO

Wide and open scope to
fulfil business needs and
future regulation



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Allowing more SHF members

- The NPC has received an application from a company that specializes in selling payment testing solutions to banks and operators of payment market infrastructure. They are expressing their interest in becoming a member of the Stakeholder Forum.
- Quoting from the Stakeholder Forum Terms of Reference: *"However, if more than 25 representatives wish to participate in the NPC Stakeholder Forum, the NPC Stakeholder Forum will discuss and seek to resolve how such a large group may work together in the most efficient way"*
- Currently, the forum consists of 29 members

To discuss:

- Allow more members?
- How may such a large group work together in the most efficient way?

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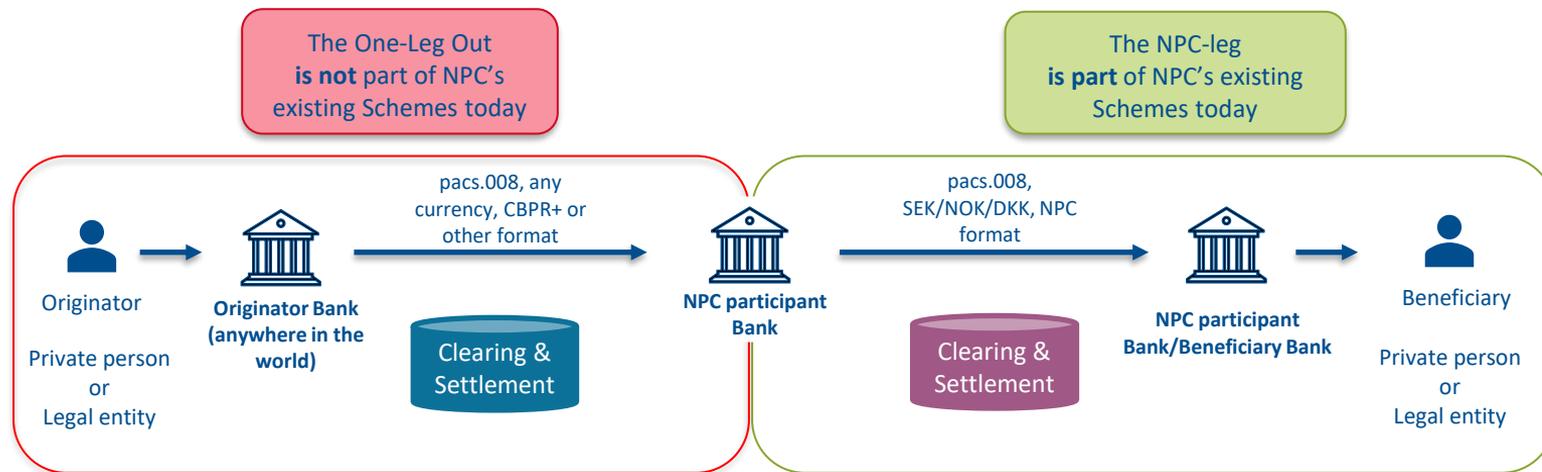


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Exampel of NPC One-Leg Out (OLO) transaction scenario



Cross border NCT & NCT Inst One-Leg Out

- Transactions **starting** or **ending** outside the NPC schemes
- New possibility - Cross border (low-value payments incoming and outgoing) using the NPC payment rails for the first or final leg of the transaction.
- Sanction screening and other controls are needed for cross border

Domestic NCT & NCT Inst

- Transactions between scheme participants (in Scheme currency) within 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 OLO Task Force

- Previous work of the OLO Task Force:
 - Any need for OLO in the Nordics? In a long term yes, no common timeline right now. Strong need in Norway
 - Initiatives connected to OLO: G20 roadmap enhancing cross border, implementation of ISO 20022, interoperability to Instant Payment Systems
- OLO Task Force work in progress:
 - Supports Norway in its need for OLO in the transition to NCT and NCT Inst Schemes (NOK)
 - Monitors initiatives for cross-border (instant) payments
 - In dialogue with relevant market actors, e.g., Swift, Central Banks, EPC



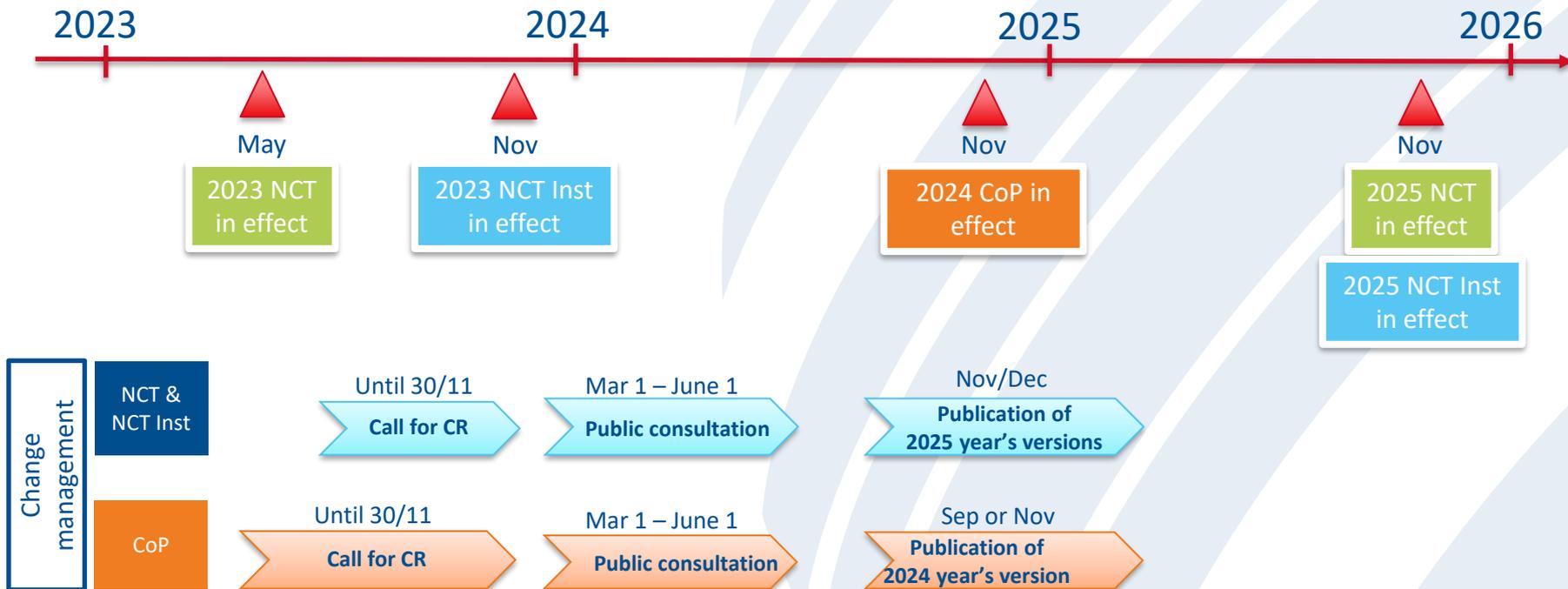
OLO and other dependencies



- ECB, Riksbanken and Nationalbanken explore cross-currency functionality on TIPS platform for instant payments - ECB to explore cross-currency instant payments (europa.eu)
- Dependency to OCT-Inst Scheme – need to open up for OLO
- TIPS suggests full compliance with EPC OCT-Inst Scheme (CR TIPS-0075-URD)

- To be able to reach RIX-INST or TIPS DKK for cross-currency in TIPS the NCT-Inst scheme needs to allow OLO transactions

NPC going forward



NPC Stakeholder Forum Work plan and activities 2024

- Meeting March 21st (*physical meeting in Stockholm*)
 - Information regarding 2025 NCT & NCT Inst Scheme public consultation
 - Information regarding 2024 CoP Scheme public consultation
 - Discuss position papers (NCT & NCT Inst + CoP)
- Meeting May 22nd
 - Stakeholder Forum task force presenting first draft position papers on NCT, NCT Inst, and CoP
- Meeting September 17th
 - Stakeholder Forum **agreement** on the position paper for the NCT and NCT Inst Scheme Change Proposal submission document
 - Stakeholder Forum **agreement** on the position paper for CoP Scheme Change Proposal submission document
- Meeting November 14th
 - Information regarding the publication of 2025 NCT & NCT Inst Scheme
 - Information regarding the publication of 2024 CoP Scheme

Suggested guest speakers:

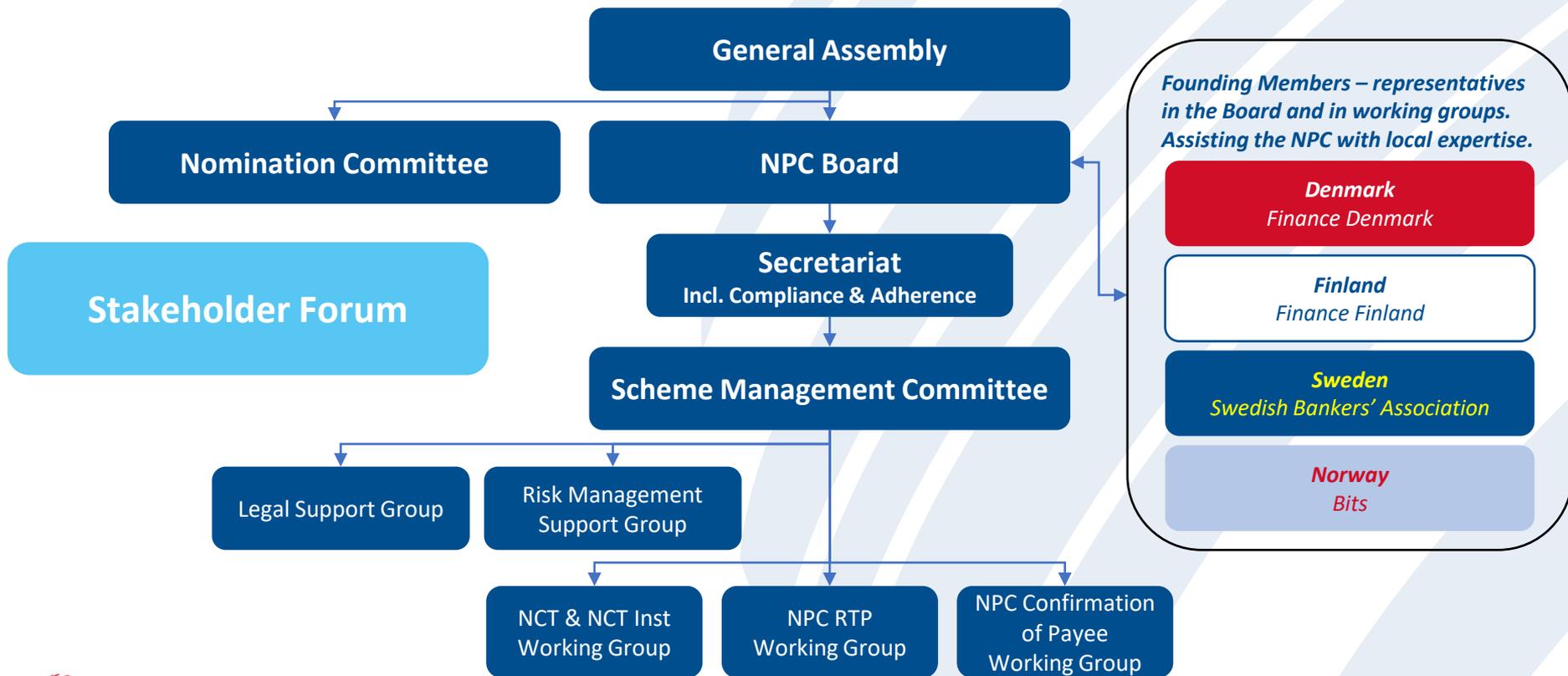
- EPC
- Central Banks
- TSP on CoP: lessons learned

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NPC Organisation



Questions?

More information:

- Web: www.nordicpaymentscouncil.org
- E-mail: info@npcouncil.org

- Secretary General:

Camilla Åkerman
camilla.akerman@npcouncil.org

- Scheme Manager NCT & NCT Inst:

Maria Brogren
maria.brogren@npcouncil.org

- Scheme Manager Confirmation of Payee:

Paulina Kudlacik
paulina.kudlacik@npcouncil.org