

Stakeholder Forum Meeting no.21

Date: 2026-03-26

Location: NPC Premises in Stockholm & Teams

Present:

Isak Penttilä	Chair	In Person
Kannan Rasappan	Banfico	Via Teams
Eva Jalrup	Bankgirot	In Person
Lennart Lindberg	Bankgirot	In Person
Asbjørn Enge	Bits A/S	Via Teams
Brynjel Johnsen	Bits A/S	Via Teams
Robert Book	CGI	In Person
Srijan Sharma	CGI	In Person
Frank Dux	Coconet GmbH	In Person
Nikolaj Hesselholt Munck	Finance Denmark	In Person
Helena Stjernstedt	Finance Sweden	In Person
Sushil Job	FIS	Via Teams
Gabriele Leo	Mastercard	Via Teams
Kai Yamaguchi	MobilePay	Via Teams
Hein Wagenaar	Oracle	Via Teams
Susanne Pärilfjärd	Riksgälden	In Person
Atousa Rezaei	Riksbanken	In Person
Nicoline Lilletvedt	Tietoenvyry	In Person
Heike Strasser	Unifits	In Person
Dan Petagna	Trace Financial	Via Teams
Anna Anttila	XMLdataion	In Person
Majda Nogo	Worldline	Via Teams

Representing the NPC:

Johan Arvidsson	NPC Scheme Management Committee	In Person
Jenny Winther	NPC Scheme Management Committee	In Person
Camilla Åkerman	Nordic Payments Council	In Person
Johanna Blomgren	Nordic Payments Council	In Person
Maria Brogren	Nordic Payments Council	In Person
Paulina Kudlacik	Nordic Payments Council	In Person

Apologies:

Daniele Astarita	ACI
Paulo Barbosa	Banfico
Prabananth Mounasamy	Banfico
Morten Fels	DK Ministry of Industry, Business & Financial Affairs
Othilia Österling	GetSwish
Carlos Rodriguez	Independent
Magnus Hedenberg	Movitz Payments
Thomas Bo Christensen	NPC Scheme Management Committee
Mathilde Bak Møller	Nationalbanken Denmark
Fredrik Söderlund	Riksbanken/Swedish Central Bank
Richard Ross	Swift
Richard Jones	Mastercard
Nadish Lad	Volanté

Juha Keski-Nisula	XMLdata
Sarah Fallström	Visa

Agenda

1. Introduction
2. Approval of Agenda
3. Approval of Last Meeting's Minutes
4. Appointment of Minutes Adjuster
5. NPC General Information
6. Nordic Community Update - Norway
7. External Speaker
8. Nordic Community Update – Sweden and Denmark
9. NPC Verification of Payee
10. NPC Payment Schemes
11. Position papers
12. NPC going forward
13. Any Other Business
14. Closing

1. Introduction

The Chair, **Isak Penttilä (Movitz Payments)** opened the meeting and welcomed participants attending both physically in Stockholm and remotely via Teams. The meeting was held as part of the regular Stakeholder Forum cycle, with a focus on providing updates on Nordic payment infrastructure developments, ongoing NPC scheme work, and initiating the Stakeholder Forum's work on upcoming position papers for 2026.

2. Approval of Agenda

The proposed agenda was presented and approved without changes. The agenda covered NPC general information, Nordic community updates, an external speaker session, scheme-related updates (Verification of Payee, NCT/NCT Inst, NOLO Inst), and the initiation of work on Stakeholder Forum position papers.

3. Approval of Last Meeting's Minutes

The minutes from the previous Stakeholder Forum meeting were approved.

4. Appointment of Minutes Adjuster

Nikolaj Hesselholt Munck from **Finance Denmark** was appointed as the meeting's minutes adjuster.

5. NPC General Information

NPC Vision and Strategy 2026–2029

- The Secretary General **Camilla Åkerman** presented the NPC Vision and Strategy for the period 2026–2029 (slide 5). The strategy highlights, as presented, the NPC's ambition to complete the full rollout of the NPC Credit Transfer (NCT) and NPC Instant Credit Transfer (NCT Inst) schemes across all scheme currencies by 2029.
- Launch new schemes, including NPC Verification of Payee (NPC VOP) and NPC One-Leg-Out Instant Credit Transfer (NOLO Inst), to strengthen regulatory compliance, fraud prevention, and cross-border instant payments.

- Ensure high-quality operation and maintenance of existing schemes, aligned with SEPA developments and Nordic market needs.
- Strengthen collaboration with scheme members, clearing and settlement mechanisms, routing and verification mechanisms, and other stakeholders.

The overall outcome is to position the NPC as a key driver of Nordic payment harmonisation and interoperability.

Membership Status

An update was provided on NPC membership and scheme participation (slide 6). New scheme member approvals were announced, bringing the total number of NPC Scheme Members to 85. Transaction statistics were shown to illustrate scheme uptake (with the note that Swish transactions are not included).

6. Nordic community update - Norway

The meeting continued with an update from the Norwegian sector, presented by **Brynjel Johnsen (Bits A/S)**. The presentation provided a status update on key initiatives within the Norwegian payments infrastructure, as outlined in slides 8 to 12. The focus was on ongoing projects, future clearing developments, and dependencies related to national and international initiatives.

Verification of payee (VOP) is targeting production readiness by Q2 2027. The Norwegian work is closely aligned with the Danish way of working, with plans for a similar setup. The service is intended to be available to all banks in Norway, though usage will not be mandatory for account-holding banks. An RFP process is ongoing, and discussions are currently being held with several potential vendors.

The BRUS registry infrastructure initiative was revisited, noting that the project has previously been presented at Stakeholder Forum meetings. The objective is to decouple legacy registers from NICS clearing in order to enable vendor independence through a “thin clearing” model. This is intended to address existing complexity and tight coupling in the infrastructure, and the target architecture is based on modern cloud principles and APIs.

Future clearing beyond 2030 (FA30+) is currently in the concept phase. The work involves identifying dependencies and emerging issues, which continue to evolve. The long-term ambition is a “lean and clean” clearing solution aligned with NPC standards (NPC CT). The way forward was subject to board-level discussion. In addition, updates were provided on NBO INST (TIPS), including ongoing replanning at Norges Bank and a current vendor contract for Straks Clearing running until the end of 2029, with migration earliest in Q4 2028.

Finally, the T+1 securities settlement initiative involving Euronext and Norges Bank was discussed. The conclusion is that a new clearing cycle later than today’s final NICS clearing at 15:30 is required, tentatively proposed at 17:00. This will necessitate changes in NICS and, to a greater extent, significant adjustments within the banks, covering people, processes, and IT systems.

Kannan Rasappan from **Banfico** raised a question regarding the BRUS registry, specifically how it relates to Verification of Pay (VOP) and SRTP, and whether BRUS is expected to act as a central or supporting registry for these functionalities going forward.

Brynjel explained that BRUS is currently not meant to act as a registry for VOP or SRTP. He emphasised that VOP and SRTP requirements will primarily be addressed through scheme rules and technical solutions, and that the role of BRUS may evolve over time but is not formally defined as a core dependency at this stage, where the focus is to remove the registers from the clearing system and eliminate dependencies.

7. External Speaker

An external presentation was given by **Mark Munne**, CTO at **Nexus Global Payments** (slide 12). The presentation addressed cross-border instant payments and industry developments from a technology and infrastructure provider perspective. The session provided market context and complemented the scheme-related discussions later in the meeting

8. Nordic community update – Sweden and Denmark

Helena Stjernstedt from **Finance Sweden (Svenska Bankföreningen)** provided an update on the transformation of the Swedish payment infrastructure and related coordination activities (slides 14–17).

The Swedish payments community is entering a critical phase of the transition from the existing infrastructure, including **Dataclearingen** and the **Bankgirot system**, to Bankgirot's new infrastructure based on NPC schemes and ISO 20022. Finance Sweden highlighted the planned **closure of Dataclearingen on 30 June 2026**, marking the end of an account-to-account clearing solution in place since the 1970s and one of the most significant changes to the Swedish payment infrastructure in decades.

A key upcoming milestone is **1 April 2026**, when all banks are expected to be onboarded to the new infrastructure. During 2026, Bankgirot payments will gradually migrate to **SEK Batch**, while **direct debit (Autogiro)** is planned to transition later, currently indicated as **2027–2029**, with detailed planning still ongoing.

Helena recalled that the Dataclearingen end date was formally communicated to participants one year in advance and confirmed that follow-up with banks and other participants is ongoing to ensure readiness. Finance Sweden reiterated its support for the transformation and described its coordination role, including the ability to convene meetings quickly if issues arise.

An update was also given on the **Samarbetsavtalet**, a coordination agreement used within the Swedish payment community. A new version is currently out for signature, including a new appendix on **protected identity**, governing how names should be handled in payment data. The agreement can be signed via Finance Sweden's subsidiary **BSAB**, which also manages the allocation of Swedish clearing numbers.

Finally, Finance Sweden summarised key **Riksbank initiatives** (slide 16), including preparations for future settlement services (**T2/T2S**), **TIPS cross-currency**, and ongoing testing. Contract signing with the ECB for T2 is planned for **October 2026**, with a target go-live in **February 2030**, while implementation of schemes related to TIPS cross-currency is planned for **November 2026**.

Heike Strasser from **Unifits** asked whether there is a euro corridor planned on the future TIPS CCY platform and **Atousa Rezaei** from the **Riksbank** confirmed it. It was also added that there is work ongoing on an independent FX service that will not be an inherent part of the platform.

Denmark:

Nikolaj Hesselholt Munck from **Finance Denmark** provided an update on the modernisation and harmonisation of the Danish payment infrastructure following the closure of the P27 programme, with a focus on batch clearing, instant payments and verification of payee (slides 19–22).

The Danish market's future payment infrastructure is based on two main pillars. The first pillar, the migration to **TIPS DKK for instant payments**, was successfully completed at Easter 2025. As part of this transition, the previous domestic instant payment solution in Danish kroner was closed, and instant

payments are now provided via the **TIPS non-euro service** operated by Danmarks Nationalbank. This transition has also contributed to increased Danish participation in NPC schemes, including the **NCT Inst** scheme.

The second pillar is the implementation of a new **STEP2 DKK batch clearing solution**, operated by EBA Clearing and based on the NPC scheme for credit transfers. A technical go-live is planned for later in 2026, while the full migration of transactions is expected to take place in **Q2 2027**. The exact migration date has not yet been fixed, as several market dependencies still need to be aligned. Preparations are currently in the **test and acceptance phase**, and further details will be communicated once the timeline is finalised.

Following the successful migration to STEP2 DKK, the Danish market plans to **decommission the existing intraday clearing solution**, currently hosted by Mastercard. In parallel, work is ongoing to address legacy clearing arrangements, including the so-called **document-less clearing**, which supports specific use cases such as discrepancies and payment slips. Migration of these legacy products to STEP2 DKK is currently expected around **Q2 2028**, with more precise timing to be communicated later.

An update was also provided on **Verification of Payee (VOP)** in Denmark. An RFP process has been completed, and an agreement has been entered into with a supplier offering VoP services to Danish banks. Market preparations are ongoing, with the aim that all participants will be able to respond to VoP requests **from early 2027**, and that VOP will be implemented in customer-facing channels in time for the **July 2027 regulatory deadline**. The work is being carried out in anticipation of the final Payment Services Regulation (PSR), which is expected to provide the legal framework for VOP implementation in Denmark.

Jenny Winther from **Handelsbanken** remarked that the PSR won't yet be in-effect at the beginning of 2027 and **Nikolaj** confirmed. The overall VOP implementation plans in the Danish sector are subject to a dialogue with the local regulator once the legislation is final and published.

9. NPC Verification of Payee

Paulina Kudlacik from the **Nordic Payments Council** provided an update on the development of the **NPC Verification of Payee (NPC VOP, NVOP)** scheme (slides 25–26).

It was recalled that the previous **NPC Confirmation of Payee** has been archived due to changed market circumstances. NPC has adopted a new approach to Verification of Payee, focused strictly on **regulatory compliance** with the forthcoming **Payment Services Regulation (PSR)**, in particular **Articles 50 and 57**, based on the current draft texts.

The NPC VOP Rulebook will follow NPC's standard way of working and be based on the **EPC Verification of Payee scheme**, using the same licensing approach as for other NPC schemes. The scheme will be a **Nordic copy of an EPC scheme**, with the ambition to remain aligned with EPC in future releases. While legal chapters will differ to reflect the Nordic legal context, the initial release will be **minimal and compliance-driven**, without additional market-driven functionality.

Publication of the NPC VOP Rulebook remains dependent on finalisation of the PSR. NPC intends to complete a full legal compliance review before launching a public consultation, in order to avoid consulting on a draft that may require changes. Based on current expectations, public consultation is anticipated **in early 2027**, with publication of a final version **before summer 2027**, subject to the PSR timeline.

The NPC VOP scheme will be **API-based** and will not include ISO-based Implementation Guidelines. NPC also plans to publish a **separate, non-binding guidance on name matching**, based on EPC material and further reviewed within the NVOP Working Group. This guidance will not form part of the Rulebook.

Finally, the topic of **reachability and directories** was addressed. Given the possibility of decentralised implementations, a directory is considered beneficial. NPC is currently **exploring the use of the EPC Directory Service** for the NPC VOP scheme. Discussions are ongoing, and no final decision has been taken.

10. NPC Payment Schemes

Maria Brogren from the NPC provided a comprehensive status update on NPC's existing payment schemes, NPC Credit Transfer (NCT) and NPC Instant Credit Transfer (NCT Inst), as well as on the development of the new NPC One-Leg-Out Instant Credit Transfer (NOLO Inst) scheme.

NCT and NCT Inst – Change management cycle 2027

It was recalled that NPC operates its payment schemes in a structured change management cycle, aligned with the SEPA change cycle, with major updates every two years. NPC is currently in the middle of the change management process for the **2027 versions** of the NCT and NCT Inst schemes.

A **public consultation** on the proposed change requests for the 2027 versions is ongoing **from 15 March to 3 June 2026**. Stakeholders were strongly encouraged to participate and provide feedback via the consultation material published on the NPC website, including the change request document and response template. Original EPC change requests are published on the EPC website and referenced by NPC.

Maria did a short walkthrough of all CRs listed in slides 31–33 to introduce the group to the amendments in preparation for the expected work with the position papers. CR#09, where the submitter, **Riksgälden (Swedish Debt Office)**, suggested making Customer to PSP Implementation Guidelines mandatory, did not receive support from the NCT & NCT Inst WG. **Susanne Pärilfjärd** from **Riksgälden** commented that they understand the reasoning behind the recommendation and added that they knew this CR would have significant implementation consequences, but Riksgälden wanted to submit it anyway to spark a discussion and bring it to NPC's attention, despite low chances of adoption in the upcoming rulebook.

Following the public consultation, the NCT & NCT Inst Working Group will review the feedback received and may adjust its initial recommendations. Final recommendations will be submitted to the **Scheme Management Committee (SMC)**, which will take the formal decisions on which changes to include in the 2027 scheme versions. The **Stakeholder Forum position paper** will form an important part of the SMC's decision material, alongside the Working Group's recommendations.

The target timeline is to finalise the Stakeholder Forum position paper during autumn 2026, ahead of the SMC's decision and publication of the **2027 NCT and NCT Inst Rulebooks in November 2026**, with entry into force in November 2027.

At a high level, the proposed changes include:

- A limited number of **NPC internal change requests** identified by the Working Group based on scheme experience.
- **External change requests** submitted by Nordic stakeholders.
- Selected **EPC change requests** recommended by EPC for inclusion.

- Certain change requests related to the **Payment Services Regulation (PSR)** have been temporarily excluded from the current consultation due to regulatory uncertainty and may be handled separately once the PSR is finalised.

NOLO Inst – New NPC payment scheme

An update was also provided on the **NPC One-Leg-Out Instant Credit Transfer (NOLO Inst)** scheme. The NOLO Inst Rulebook has now been finalised and is out for **public consultation from 15 March to 11 June 2026**, together with a response template and background documentation published on the NPC website.

The NOLO Inst scheme is designed to support instant cross-border payments where one leg of the transaction is outside the NPC scheme but will also cover scenarios where both legs of the transaction fall within the scheme, so-called “Two-Legs-In” transactions. It is intended to cover multiple use cases.

NPC plans to publish the first version of the NOLO Inst Rulebook in November 2026, together with the full documentation package (rulebook, implementation guidelines and clarification papers), with publication and entry into force at the same time. In parallel, NPC is closely monitoring ongoing developments of the **EPC OCT Inst scheme**, with the intention to publish a subsequent NPC NOLO Inst update to remain aligned with EPC once the OCT Inst 2027 version enters into force.

The Stakeholder Forum was reminded that it will be asked to prepare a **separate position paper on the NOLO Inst scheme**, which will also form part of the SMC’s decision basis.

11. Position papers

The purpose and process for **Stakeholder Forum position papers** were explained (slides 38–41).

The Stakeholder Forum will consolidate market views into formal position papers that are submitted to **the Scheme Management Committee (SMC)** and must be considered in SMC decision-making.

For 2026, two position papers are planned:

1. Changes to the NCT and NCT Inst schemes for the 2027 version.
2. The NOLO Inst Scheme Rulebook.

It was proposed to establish two dedicated task forces, one for each position paper. Participants were invited to volunteer for participation or leadership roles by 9 April 2026.

Majda Nogo from **Worldline** asked whether the task force participants need to be the Stakeholder Forum representatives, or if someone else from the organisation can be appointed. The Stakeholder Forum agreed that persons other than the representatives can be appointed to the task forces. Ultimately, it is the Stakeholder Forum as a group that will validate and approve the position papers.

The work on the position paper on the new NPC VOP scheme will commence in Q1 2027 (estimate).

12. NPC Going Forward

The Secretariat presented the Stakeholder Forum workplan and meeting schedule for 2026 (slides 42–43), including:

- 23 June 2026: discussion of first drafts of position papers.
- 17 September 2026: approval of position papers.
- 10 November 2026: additional meeting (details to be confirmed).

13. Any Other Business

No additional items were raised.

14. Closing

The Chair thanked all participants for their active contributions and closed the meeting.

Meeting Secretary: Paulina Kudlacik, Nordic Payments Council

Approved by Chair: Isak Penttilä, Chair Stakeholder Forum (Movitz Payments)

Adjuster of minutes: Nikolaj Hesselholt Munck, Finance Denmark

Decision log

No.	Decision Date	Decision
1	2022-05-19	The Stakeholder Forum agreed on the document Stakeholder Forum position 2023 Change Proposal Payment Schemes for the 2023 version of NCT and NCT Inst Rulebooks.
2	2022-11-17	The Stakeholder forum to agree on the document <i>NPC099-02 NPC Stakeholder Forum position 2022 Confirmation of Payee Rulebook v0.3</i> . NPC will make this the 1.0 version after this meeting.
3	2022-11-25	The Stakeholder forum agreed on the document <i>NPC099-02 NPC Stakeholder Forum position 2022 Confirmation of Payee Rulebook v1.0</i>
4	2023-03-21	Peter Larsson was elected Chair of Stakeholder Forum.
5	2024-09-19	The Stakeholder Forum has come to an agreement on the documents <i>NPC099-04 NPC Stakeholder Forum position 2024 Confirmation of Payee Rulebook v0.6.docx</i> and <i>NPC099-03 NPC Stakeholder Forum position 2025 Change Proposal Payment Schemes v0.4.docx</i> . Pending the incorporation of agreed-upon clarifications, NPC will finalise these as the 1.0 versions after this meeting.
6	2025-05-14	Isak Penttilä elected as the new chair.

Glossary

TERM	DEFINITION
ACH	Automated Clearing House
AIS	Account Information Service providers
Additional Optional Services (AOS)	Complementary features and services based on the Scheme, as described in section 2.3 of the Rulebook.
Adherence Agreement	The agreement to be completed as part of the process by which an entity applies to become a Participant. The agreement is found as Annex I of the Rulebook.
Alias	A pseudonym that allows to uniquely identify for instance the Beneficiary account or the Beneficiary. The conversion is done through a lookup in the directory used for that specific alias. Alias is generated by the Beneficiary Bank and given to the Beneficiary. The Beneficiary can request a change of the Alias at any given time.
Business Identifier Code (BIC)	An 8 or 11 character ISO code assigned by SWIFT and used to identify a financial institution in financial transactions.
PSP-to-PSU (old: B2C)	Payment Service Provider to Payment Service User (old: Bank-to-customer)

TERM	DEFINITION
CoP	Confirmation of Payee
Credit Transfer Instruction	An instruction given by an Originator to an Originator Bank requesting the execution of a Credit Transfer Transaction, comprising such information as is necessary for the execution the NPC Credit Transfer and is directly or indirectly initiated in accordance with the provisions of the Payment Services Directive.
Credit Transfer Transaction	An instruction executed by an Originator Bank by forwarding the Transaction to a CSM for forwarding the Transaction to the Beneficiary Bank.
CSM	Clearing and Settlement Mechanism
PSU-to-PSP (old: C2B)	Payment Service Provider to Payment Service User (old: Customer-to-bank)
DD	Direct Debit
EBA	Euro Banking Association
EBA	European Banking Authority (regulatory body reporting into the European Central Bank)
EC	European Commission
EDS	EPC Directory Service
EEA	European Economic Area
EPC	European Payments Council
ERI	Extended Remittance Information
ERI Option	Extended Remittance Information Option
ERI Option Participant	Participant who has formally declared its participation to this option to the NPC
EU	The European Union
Eurosystem	The European Central Bank and the central banks in the Euro area
IBAN	International Bank Account Number (IBAN): uniquely identifies an individual account at a specific financial institution in a particular country (ISO 13616).
IG	Implementation Guidelines
Invoicee	The entity, person or company purchasing the goods or service mentioned in the invoice

TERM	DEFINITION
Invoicer	The entity, person or company selling the goods or service mentioned in the invoice
LSG	Legal Support Group
NASO	National Adherence Support Organisation
National Account Number Structure	Nationally defined account structure, including at minimum bank branch code and account number
Nordic currencies in scope for NPC	Denmark: DKK Sweden: SEK Norway: NOK
NPC	The Nordic Payments Council
NPC Bylaws	The Bylaws of the Nordic Payments Council (NPC), as amended from time to time
NPC Credit Transfer (NCT)	The NPC Credit Transfer is the payment message governed by the rules of the NPC Credit Transfer Scheme for making credit transfer payments in the Scheme Currencies from bank accounts to other bank accounts.
NPC Instant Credit Transfer (NCT Inst)	The NPC Credit Transfer is the payment message governed by the rules of the NPC Instant Credit Transfer Scheme for making credit transfer payments instantly (real-time) in the Scheme Currencies from bank accounts to other bank accounts.
NPC VOP	NPC Verification of Payee Scheme
Scheme Management Rules	The Scheme Management Rules, as set out in Annex II of the Rulebook, and as amended from time to time, explaining e.g. how to influence/suggest amendments to the schemes)
OLO	One-leg-out transactions. OLO transaction are payments where one of the payment service providers (PSPs) are not located in the geographical area of the schema (e.g. SEPA, NPC)
PAD	EU Payment Account Directive
Payment Services Directive (PSD)	Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (PSD 2).
PI	Payment Institution
PIS	Payment Initiation Service
PSP	Payment Service Provider

TERM	DEFINITION
PSR	Payment Services Regulation
RMA	Risk Management Annex (being developed for all operational NPC schemes)
RTP	Request-to-pay
Scheme Management Committee, or “SMC”	The NPC body that according to the NPC Bylaws is responsible for performing the NPC Scheme Management Functions as stipulated in the NPC SMIR.
SCT Rulebook	The SEPA Credit Transfer Scheme Rulebook, as amended by the EPC from time to time.
SCT Inst Rulebook	The SEPA Instant Credit Transfer Scheme Rulebook, as amended by the EPC from time to time.
SEPA	<p>The Single Euro Payment Area (SEPA) is the area where citizens, companies and other economic actors will be able to make and receive payments in euro, within all the EU Member States, whether between or within national boundaries under the same basic conditions, rights and obligations, regardless of their location.</p> <p>SEPA shall be deemed to encompass the countries and territories which are part of the geographical scope of the SEPA Schemes, as listed in the EPC List of SEPA Scheme Countries (see Reference [11]), as amended from time to time.</p>
SRTP	SEPA Request-to-Pay, the Request-to-pay Scheme produced by the EPC.
SWIFT	Society for World-wide Financial Transactions
TF	Task Force, ad-hoc grouping consisting of participants from the NPC Members, started by the SMC for investigation certain questions. Their mandate and tasks are defined in a ToR.
ToR	Terms of Reference
VOP	Verification of Payee
WG	Working Group, a group working for a longer period consisting of participants from the NPC Members started by the SMC. Their mandate and tasks are defined in a ToR.