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## **Minutes 1st EPC Scheme Technical Forum (ESTF) meeting**

**09 September 2015 10h00 - 13H00 CET**

**Venue: EPC Secretariat, Securex building – 6th floor**

**Cours Saint-Michel 30a, B-1040 Bruxelles**

*(Approved by ESTF)*

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### **1. Welcome to ESTF & introduction of ESTF members (EPC210-15 v1.0)**

Mr Jean-Yves Jacquelin being the chair of the EPC Scheme and Evolution Maintenance Working Group (SEMWG) and the one of the two foreseen co-chairs of the ESTF, welcomed all meeting participants to the first ESTF meeting.

The SEMWG co-chair to the ESTF explained that the aim of the ESTF composition is to have a wide variety of representatives of providers of technical solutions for the SEPA market. The SEMWG co-chair looks forward to new ideas from the ESTF members on how to evolve the EPC SEPA schemes to meet the market needs.

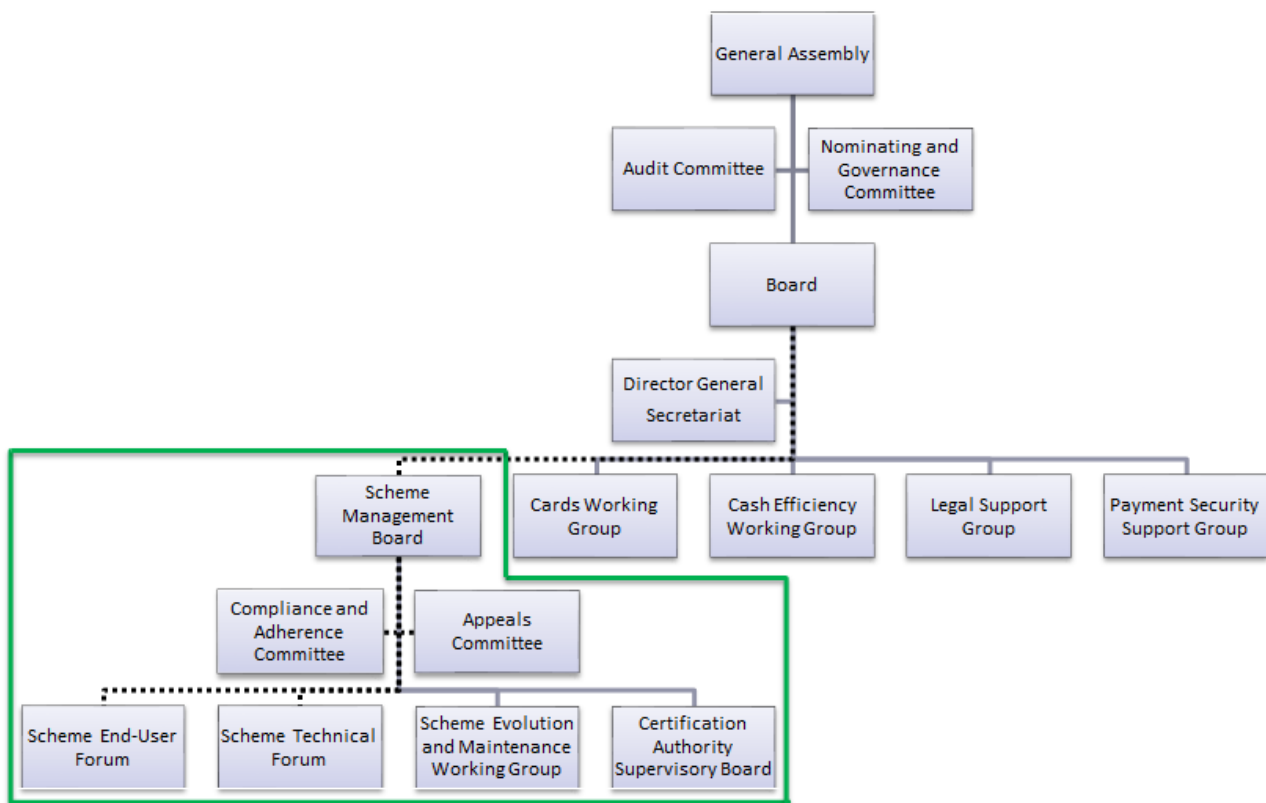
Each ESTF meeting participant presented her/himself to the other ESTF members. The document EPC210-15 v1.0 listed the current composition of the ESTF.

### **2. Approval of proposed ESTF agenda (ESTF 001-15)**

The proposed ESTF meeting agenda was approved without further amendments. Under AOB, the extension of the geographical scope of the EPC SEPA schemes to some UK Crown Dependencies will be discussed.

### **3. ESTF: Terms of Reference (ToR) and reference in the Scheme Management Internal Rules (SMIRs) (EPC005-15, EPC212-15, Pres EPC 001-15)**

Prior to the meeting, the ESTF members had received the ToRs of the ESTF (EPC005-15) approved by the Scheme Management Board (SMB) of the EPC, an extract from the EPC Scheme Management Internal Rules (SMIRs) describing the EPC stakeholder fora (EPC212-15) and an organisation chart of the EPC structure showing the position of the ESTF (Pres EPC 001-15):



The EPC Director General explained that the EPC formally changed its organizational set-up at the start of 2015 whereby a dedicated module has been created for EPC scheme management (also called Module 1 – encircled in green in upper-mentioned diagram).

The Module 1 activities are focused only on the existing EPC SEPA schemes. The Scheme Management Board (SMB) is responsible, under the delegated authority granted by the EPC Board, for performing the functions of management and evolution of the EPC SEPA schemes.

Under Module 1, the EPC has created two formal stakeholder fora to establish and maintain a dialogue with stakeholders from SEPA scheme end-users (via the Scheme End-User Forum (SEUF)) and technical players providing services and products for the SEPA market (ESTF).

Through these stakeholder fora, the stakeholders are informed about the maintenance and the further evolution of the existing EPC SEPA scheme rulebooks. The fora will also act as a formal feedback channel via which the stakeholders are able to raise or address issues and make recommendations to the SMB concerning the existing EPC SEPA scheme rulebooks.

With respect to the ESTF membership, the EPC Director General highlighted that there are still open seats available for certain categories of technical players.

For transparency reasons to the general public, the EPC Director General explained that the ESTF meeting agendas and the approved meeting minutes will be made public on the EPC website. All ESTF meeting participants supported the suggestion to publish the membership composition of the ESTF on the EPC website. As for the other ESTF meeting documents, these are considered to be internal ESTF documents and will not be published on the EPC website. The ESTF requested that the rules for access to ESTF documents for non-ESTF members be clarified.

**Action point 01: EPC to provide rules for access to ESTF documents for non-ESTF members**

As for the ToRs of the ESTF, the SMB has reviewed and approved the distributed version of these ToRs. However, ESTF members can always address suggestions to the current applicable ToRs.



Some ESTF members considered that the objective of the ESTF should be broadened as it does not cover the development of any new EPC SEPA scheme. The EPC Director General explained that the new EPC structure has now been built around a Module 1 (Scheme Management – to which the ESTF belongs) that focuses on the existing EPC SEPA schemes, and a Module 2 taking care of other existing SEPA payment instruments and of future SEPA payment developments. Nevertheless, the ESTF will be informed about any EPC development that is/ may become relevant for the ESTF.

The EPC Director General further stressed that stakeholders from the demand and supply side can also express their views via the [Euro Retail Payments Board \(ERPB\)](#). In case a new EPC SEPA scheme would be developed, the draft rulebook of such new scheme would be subject to a 90 calendar day public consultation.

#### **4. Election of ESTF co-chair representing the technical players**

The SEMWG co-chair indicated that the ESTF ToRs foresee a co-chairing model for the ESTF with the SEMWG co-chair for the EPC and a second co-chair being a representative of one of the technical players/ European associations of technical players appointed to the ESTF.

The SEMWG co-chair explained two options for chairing each ESTF meeting with his personal preference for the second option: either a rotation between the two co-chairs in formally chairing each ESTF meeting or both co-chairs formally chairing together each ESTF meeting. The ESTF members expressed no objection to the option preferred by the SEMWG co-chair.

The SEMWG co-chair further explained the workload for the candidates interested in the role of ESTF co-chair: to be available to physically co-chair two full-day physical meetings per year, review of proposed ESTF agenda and meeting documents prior to each ESTF meeting and the review of the draft ESTF meeting minutes.

The meeting agreed to postpone this topic to the end of the meeting in order that each ESTF member among the technical players will have had a better understanding about the ‘course of events’ for a co-chair during an ESTF meeting.

#### **5. Mandatory Customer-to-Bank Implementation Guidelines (EPC213-15)**

The SEMWG co-chair explained that the current Customer-to-Bank (C2B) Implementation Guidelines (IGs) of the three EPC SEPA schemes are only recommended and that their support is not mandatory for the scheme participants.

The ERPB meeting on 1 December 2014 agreed to support the publication and the use of the EPC’s current C2B IGs by all market participants. The ERPB recommended making the EPC’s C2B IGs mandatory in the next EPC SEPA rulebook change management cycle (reference is made to the recommendation ERPB/2014/rec1).

The EPC conducted an analysis to identify the differences between the national and the current EPC C2B IGs and currently investigates how to resolve these differences. The EPC intends to prepare a change request for the 2016 EPC SEPA rulebook change management cycle specifying that a scheme participant is obliged to accept at least but not exclusively C2B SEPA payment message files based on the EPC’s C2B SEPA scheme IGs defined for SCT, SDD Core and SDD B2B.

The aim is to have such mandatory EPC C2B IGs becoming effective as of November 2017 after the public consultation in 2016. The EPC currently considers the following messages in scope for the future mandatory C2B IGs for SCT, SDD Core and SDD B2B:

- Pain.001: customer credit transfer initiation
- Pain.008: customer direct debit initiation
- Pain.007: customer to bank payment reversal

However, the change request would also state that SCT originators and SDD Core/ B2B creditors would still be free to agree with their payment service providers (PSPs) to use any other ISO 20022 XML payment message standard format to submit their C2B SEPA payment message files to their PSPs.



This means that customers will still have the choice either to continue using their current (national) C2B file set-up or to opt for the C2B file based on EPC specifications. On the other hand, the scheme participants will have to be technically capable of supporting the EPC C2B file specifications. No particular transport mechanism will be mandated for transmitting these EPC C2B messages.

The following comments from the ESTF members were made on the EPC's intentions:

- A first comment questioned the added value of such proposed change to the C2B IGs. The corporates will still be free to use another ISO 20022 XML payment message standard format to send SEPA files to their PSP. The Common Global Implementation (CGI) initiative, supported by SWIFT being a forum for financial institutions and corporates, already focuses to simplify various corporate-to-bank ISO 20022 messages in the payments domain.  
The SEMWG co-chair remarked that CGI covers multiple regions across the globe for payment transactions in multiple currencies and is focused on large corporates. On the other hand, the EPC focuses on euro payments in SEPA for payments done by all kinds of corporates.
- Mandatory C2B IGs will certainly facilitate the change-over from corporate clients between PSPs but some points need to be taken into account:
  - Is there a real need for standardization of the pain.007 message? There is an interest in imposing on PSPs adhering to the SCT and SDD schemes the requirement to support the EPC C2B IGs. But today many PSPs are not supporting pain.007 as there is not enough customer demand; therefore PSPs should not be forced to support this format.
  - The take-up of the EPC C2B messages will be challenging for Tier 2 and Tier 3 corporates because they have less cross-border payment volumes or focus more on national business activities only
  - An important problem is the ISO 20022 XML version of the payment message. Some corporates use different versions to pass through different kinds of information. A suggestion was to use the version 4, 5 or 6 of the ISO 20022 XML version.
- What if scheme participants do not wish to follow the mandatory EPC C2B messages: in case such issue is reported to the EPC, the EPC Director General indicated that the Compliance and Adherence Committee (CAC) under Module 1 will take the necessary actions. From an end-user point of view, the corporate could decide to use another scheme participant that does support the mandatory EPC C2B messages.
- Why should smaller scheme participants be forced to accept the mandatory EPC C2B messages: the EPC Director General and the SEMWG co-chair remarked that the drive for this harmonisation comes from the ERPB.
- There should be a consistent behaviour by all scheme participants on handling white fields in the C2B messages. Some scheme participants reject the white fields while others ignore them. A suggestion was not to reject the white fields. The SEMWG co-chair remarked that the use of white fields, which are used for Additional Optional Services (AOS)), first has to be agreed between the scheme participant and the client.

The SEMWG co-chair concluded the debate by indicating that more information about the topic of mandatory EPC C2B messages will be shared at the March 2016 ESTF meeting. In any case, any EPC change request to this matter will be subject to a 90-calendar day public consultation.

## **6. Mandatory Bank-to-Customer Implementation Guidelines (EPC214-15, EPC188-09)**

The ERPB meeting on 1 December 2014 agreed on the recommendation of making the EPC's Bank-to-Customer (B2C) IGs mandatory in the next EPC SEPA rulebook change management cycle. The ERPB also recommended consulting the SEUF about the appropriate B2C message(s) for future mandatory EPC B2C IGs and proposing a set of mandatory EPC IGs in the B2C space (reference is made to the recommendation ERPB/2014/rec2).

The SEMWG co-chair highlighted that payment account statements also include transactions other than SCTs and SDDs and that there are no separate SEPA transaction statements.

The EPC considers that it is not in the position to mandate how to set up payment account statements. In 2009 the EPC only published the mapping document EPC188-09 'Recommendations on customer reporting of SCT

and SDD' (there are no implementation guidelines) on the reporting of SEPA transactions by PSPs to their clients. The document describes how the SEPA message elements can be taken over in the account statements.

As there are no dedicated SEPA statements but only SEPA messages, at this stage the EPC considers updating the mapping document EPC188-09 as the only possible approach. This document can be further extended to include as well the reporting on R-messages for SCT, SDD Core and SDD B2B. The contents of the updated mapping document will be only for recommendation (so not mandatory) and will cover camt messages only (so no other ISO20022 XML messages or SWIFT MT940 messages).

The following comments from the ESTF members were made on the EPC's intentions:

- It was felt that the corporate clients are not aware about the existence of the mapping document EPC188-09. A concrete suggestion was that the EPC rulebooks and/or EPC IGs should contain an explicit reference to raise awareness about this document.
- If the EPC undertakes steps to make standardisation proposals in the C2B initiation phase of SCT and SDD transactions, another suggestion was that the EPC also makes a proposal similar to what exists in the B2B space for mandatory fields (or a specific dataset of mandatory attributes) in the B2C space. This would mean that corporates would have at least a standard service through the receipt of a standard report from all scheme participants. The contents of such report can be transmitted in e.g., a camt message or a SWIFT message.

The SEMWG co-chair noted these comments and will report them to the SEMWG for further consideration. More information about the feasibility for mandatory EPC B2C messages will be shared at the March 2016 ESTF meeting.

## 7. Additional customer-to-customer information (EPC215-15)

The SEMWG co-chair explained that the current three EPC SEPA schemes permit the end-to-end carrying of remittance data on a structured or unstructured basis. The scheme rules currently allow for one occurrence of the remittance information field of up to 140 characters to be included with the payment message.

Earlier change requests from different stakeholder groups and banking communities asked for a possibility to send significantly larger remittance information. The present 140 characters of remittance information appear to be not enough for some users or communities in SEPA.

The EPC had submitted a change request providing for the additional customer-to-customer information (C2C) to be made available outside the payment transaction, as part of the 2014 public consultation.

The idea was to make additional C2C information available outside of the payment message under the concerned EPC SEPA scheme. The payment message would carry the information of the location where the additional C2C information would be stored. The additional data separated from the 140 characters of the remittance information could then be sent separately from the payment message.

Part of the proposal was to take up additional data elements/ attributes that already exist in ISO 20022 in the concerned EPC SEPA rulebooks. These new attributes would then store details of the location from where the additional C2C information could be retrieved. The additional attributes storing the location of the additional C2C information would be **optional** fields.

This meant that only when the sender would provide information about the storage location of the additional C2C information in these optional fields, it would be mandatory for the sending scheme participant to transport this storage location information in these fields to the receiving scheme participant. In case of an arrangement between the receiving scheme participant and the receiving party, the information about the storage location could be made available. These storage location details would be sent together with the SCT/SDD payment message but the additional C2C information would not be part of the SCT/SDD payment message.

The outcome of the 2014 public consultation gave no sufficient support to include this EPC change request in the three EPC SEPA scheme rulebooks. This topic has implications on a market, technical and legal level. For





example current legal obligations (PSD) require the receiving scheme participant to print out the C2C information and to store it for seven years.

However, there is a strong customer demand among certain stakeholder groups for making such C2C information available to ensure automatic reconciliation of the payment and the underlying transaction. Using structured information on the other hand could be an alternative way to achieve high reconciliation rates.

The ERPB meeting on 1 December 2014 agreed on the recommendation that the EPC and the SEUF would investigate possible alternatives to meet the extended structured and unstructured remittance information demands from corporate end-users (reference is made to the recommendation ERPB/2014/rec8).

The following comments from the ESTF members were noted on how to make additional C2C information available:

- In case the EPC does not come up with a solution, market forces will find alternative ways predominantly at national level. The problem remains how the scheme participant at the receiving side actually passes the information to the SCT beneficiary or SDD debtor
- One CSM reported to have developed a solution similar to the 2014 EPC change request at national level but it is not used a lot.
- Customers ask that a specific number of 140 character-blocks is made available to pass the C2C information via the payment message. A suggestion was 5 blocks representing 700 characters.
- A solution could be that C2C information up to a certain size limit (e.g., 2 MB) can be passed together with the payment message with the rest of the information exceeding that limit made available in a repository in a cloud. The payment message contains identification details of that repository. Such approach would have much less impact on the clearing and settlement mechanism (CSM) services compared to transmitting all C2C information via the CSM infrastructures.
- SWIFT has developed specific remittance advice messages (remt.001 and remt.002). A pacs.008 message (interbank credit transfer) contains a reference ID to these remt messages. The remt messages are sent via a network other than the clearing infrastructure network (e.g., SWIFT) and these messages have no character size limit.
- The business case for exchanging large amounts of C2C information is for the business-to-business customer domain and much less for the business-to-consumer domain.

The main conclusion from the debate was that there is no objection nor technical limitation to provide additional C2C information outside the payment message. The ESTF members supported the idea of a hybrid solution: 4 to 5 blocks of 140 characters (i.e. 560 to 700 characters in total) with the excess of C2C information made accessible at another location or transmitted via another network.

## **8. Potential use of Legal Entity Identifier in EPC SEPA schemes (EPC217-15)**

The Creditor Identifier (CI) has been created in the SDD schemes to allow debtors as well as debtor banks to identify a creditor independently from its account relationship with any creditor bank. The CI represents a unique identification of a creditor, meaning that each CI only refers to one creditor only. The issuance of CIs is currently based on existing and varying national methodologies applied in each individual SEPA country.

The ERPB meeting on 1 December 2014 agreed on the recommendation for the EPC (supported by the ECB and standardisation authorities) to look for more appropriate attributes in a long term perspective (e.g., Legal Entity Identifier (LEI) as a unique entity identifier) to identify a creditor (reference is made to the recommendation ERPB/2014/rec13).

The SEMWG co-chair reported that following this ERPB recommendation, the EPC first conducted a complete review of its CI overview and published [an updated version](#) on the EPC website.

The EPC had then made an analysis about the potential added value of the LEI in the SDD schemes and even the SCT scheme. For SDD in particular, such analysis would have to indicate if the LEI could complement the CI or even replace the CI in the long run.



The EPC currently considers that it is too soon to include an attribute for the LEI in the EPC rulebooks. The number of LEIs currently issued to creditors is very low compared to the current number of creditors. Furthermore the LEI cannot replace the CI as the LEI cannot be assigned to private creditors as they are not legal entities.

Once the LEI is broadly used by corporate legal entities, the EPC is of the opinion that the SDD rulebooks (and maybe even the SCT rulebook) could be adapted to foresee the use of the LEI. In 2017, the EPC intends to re-consider the possibility of using LEI.

The ESTF members shared the EPC view and the EPC approach for 2017 on the LEI. The attribute of the LEI is not foreseen in the ISO 20022 XML message versions used for SCT and SDD transactions. An adaptation via a new version of these ISO 20022 XML message versions would be needed.

## **9. Public Consultation on proposed changes to the SMIRs (EPC216-15)**

It is a key objective of the EPC that the EPC SEPA schemes are able to evolve with an evolving payment services market. To meet the demands of scheme participants, end-users and PSP communities, the schemes are subject to a change management process that is structured, transparent and open. This change management process is described in chapter 4 of the SMIRs (EPC207-14 v1.0). The SMIRs form part of the EPC SEPA scheme rulebooks.

The EPC members have expressed the need to enhance stakeholder involvement during the rulebook change management cycle. Therefore, changes to the SMIRs should be made to formalise a strengthened involvement of stakeholders during the rulebook change management cycle.

The April 2015 SMB meeting took already a formal step in this direction by approving the ToRs of the SEUF and the ESTF and the call for stakeholder representatives in the SEUF and the ESTF. The June 2015 SMB meeting decided upon the composition of the SEUF and the ESTF.

The SEMWG has prepared a substantial number of change recommendations to chapter 4 and chapter 5 of the SMIRs. The aim is to formalise and where needed to enhance the involvement from end-users and technical players in the change management process as of the 2016 change management cycle of the EPC SEPA scheme rulebooks.

The SEMWG co-chair reported that the draft revised SMIRs contain e.g., the proposal to organise the change management process at a minimum every two years. This will ensure greater scheme stability for the scheme participants and stakeholders. Another proposed change is that an individual or organisation that has submitted a change request, can ask the EPC to present its change request in further detail to the SEMWG.

These SEMWG change recommendations will be presented for review and approval at the September 2015 meetings of the SMB and of the EPC Board. Following these approvals, the change recommendations will be submitted to a 90 calendar-day public consultation.

**Action point 02: EPC secretariat to circulate to the ESTF the draft revised version of the SMIRs for 90-calendar day public consultation on 1 October 2015**

## **10. 2016 EPC Rulebook Change Management Cycle: deadline for proposed changes 31/12/2015**

The ESTF members were reminded that the period for stakeholders to submit suggestions for changes to the published rulebooks is open and will end on 31 December 2015. These suggestions will then be considered with regard to the rulebook versions to be published in 2016 to take effect in 2017.

In the course of October, the EPC will undertake the necessary communication actions via the EPC website and the social media to remind all stakeholders about the deadline of 31 December 2015.

## 11. Update on EPC work on Instant Payments (report from EPC Director General)

The statement of the ERPB meeting on 1 December 2014 included the invitation to the supply side of the industry (in close cooperation with the demand side and with the active involvement of the EPC as a potential scheme developer) to make an assessment of the issues related to pan-European instant payment solutions in euro to be presented at the ERPB meeting in June 2015.

The EPC published a [report on instant payments](#) at the end of June 2015 after it had been discussed at the June 2015 ERPB meeting. The ERPB in June 2015 invited the EPC to present to the November 2015 ERPB meeting a proposal for the design of an instant SEPA Credit Transfer scheme (SCTinst) in euro.

The ERPB further created a High-Level Group (HLG) on instant payments that reflects the composition of the ERPB to offer guidance as needed to the EPC regarding the development of the SCTinst in the period from July to November 2015. This HLG already met for the first time in July.

The EPC has started with determining the key features for a potential SCTinst scheme based on the EPC report on instant payments and the input from the June 2015 ERPB meeting and the July 2015 meeting of the HLG on instant payments.

In case the September 2015 EPC Board meeting and the October 2015 meeting of the HLG on instant payments support the proposed SCTinst key features, the EPC will further work out these features and address open issues for the November 2015 ERPB meeting. In case the ERPB supports the proposed SCTinst key features, it is likely that the EPC is asked to prepare a draft SCTinst scheme rulebook. It was stressed that the EPC will focus on the scheme layer meaning that the initiation, clearing and settlement layers are out of scope of the EPC work. Any SCTinst scheme should be introduced as an optional scheme.

The following main comments were made by ESTF members on these developments:

- How will the EPC go forward in involving the technical players in the ESTF during the concrete preparation of an EPC SCTinst scheme:  
The EPC Director General explained that the EPC will stick to its current governance set-up of Module 1 (focus on existing EPC SEPA scheme management) and Module 2 (Other existing SEPA payment instruments and new SEPA payment developments). As previously mentioned the ESTF will however be updated on the EPC work on a SCTinst scheme at its meetings.  
The ERPB also forms a channel for stakeholders to communicate their views. The EPC will look into other ways how it can establish a dialogue with the other stakeholders on the development of an EPC SCTinst scheme.
- A specific concern remains that as the EPC is put under time pressure by the ERPB to progress on an EPC SCTinst scheme and due to the time constraints that this may entail, the EPC might not be capable to organise a proper dialogue with various stakeholders. The EPC Director General reiterated that the EPC will not work on an SCTinst scheme in isolation and will make its best endeavours to interact with other stakeholders.

## 12. AOB

The ESTF was informed that the Crown Dependencies of Guernsey, Jersey and Man each separately submitted their application for adherence of their jurisdictions to the geographical scope of the EPC SEPA schemes.

The SMB and the EPC Board will decide on the extension of the geographical scope of the EPC SEPA schemes to Guernsey, Isle of Man and Jersey during their September meetings.

The CSM members indicated that this extension will not cause any technical issue nor will demand special lead time to do the necessary system changes.

## 13. Next meeting dates

The next ESTF meeting date of **30 March 2016** was accepted by all ESTF members.





As for the proposed date of **25 August 2016**, some ESTF members indicated this date was not feasible. The SEMWG co-chair and the EPC secretariat explained that other meeting date proposals at the end of August or the start of September 2016 were not feasible.

The consolidated ESTF comments on the rulebook change requests and the related change proposals following the 2016 public consultation have to be sent to the SMB on 31 August 2016 at the latest. The date of **25 August 2016** was kept unchanged for the moment.

#### **14. Election of ESTF co-chair representing the technical players**

The ESTF members agreed to wait for the March 2016 ESTF meeting to vote for the ESTF co-chair from among the technical player representatives. Representatives from other technical players may have joined the ESTF by the time of the March 2016 ESTF meeting. These representatives should also be given the opportunity to present their candidacy as ESTF co-chair.

<b>Action point 03: EPC secretariat to send to all technical player-related ESTF members a call for candidates for the ESTF co-chairpersonship by 29 February 2016</b>
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## List of participants – 1<sup>st</sup> ESTF Meeting

Date: 09 September 2015 10h00 - 13H00 CET

Name	Institution	Attendance
<b>EPC Scheme Evolution and Maintenance Working Group (SEMWG)</b>		
Jacquelin Jean-Yves (SEMWG Chair)	Erste Bank (Austria)	Yes
Schindler Axel	Bundesverband der Deutschen Volksbanken und Raiffeisenbanken (BVR) (Germany)	Yes
<b>SEPA Scheme compliant Clearing and Settlement Mechanisms (CSMs)</b>		
Renault David	EBA Clearing	Yes
Bär Fred	European Automated Clearing House Association (EACHA)	Yes
Feiler Thomas	Equens	Yes
Pfeffer Walter	Geldservice Austria	Yes
Langa José-Luis	Iberpay	Yes
Marchetta Angelo	SIA S.p.A.	Yes
Sequeira Luis	SIBS	Yes
Beltran José	STET	Yes
<b>Technical players or European associations of technical players that provide SCT and SDD messaging services and are not already CSMs</b>		
Bouille Isabelle	SWIFT	Yes
<b>Other technical players (or their European associations)</b>		
Kislingbury Barry	ACI Worldwide	Yes
Francois Raphael	Azzana Consulting	Yes
Stefanelli Salvatore <sup>1</sup>	Cedacri S.p.A.	Yes
Chance David	Dovetail Systems	Yes
Denis Olivier	EastNets	Yes
Carpintero Gabriel	Hermesti Ingeniería Documental	Yes
<b>Observers</b>		
To be nominated	European Central Bank	--
To be nominated	European Commission	--
<b>European Payments Council (EPC)</b>		
Goosse Etienne	Director General	Yes
Clarebout Bart	ESTF Secretary	Yes

<sup>1</sup> Alternate is Belgini Enrico