[**X**] Public – [ ] Internal Use – [ ] Confidential – [ ] Strictest Confidence
Distribution: General Public

SUMMARY
1st MEETING of the Steering Committee of the 'Forum'
(Meeting held on 14 March 2016: 13:00 - 16:00)

(Venue: EPIF Secretariat, Rue de la Science 14B, 1210 Brussels)

(Approved by the Steering Committee)

1. Welcome and approval of the agenda (EPC 033-16)

The facilitator, Dariusz Mazurkiewicz opened the meeting and welcomed the participants (see annex I for the list of attendees) to the first meeting of the Steering Committee.

The agenda was approved unchanged.

2. Election of the Chair of the Steering Committee

The following two persons expressed their interest to take up the role of Chair of the Steering Committee:

- Peter Fredell (Seamless).
- John Maynard (Paym).

John Maynard was elected as Chair of the Steering Committee based on a majority vote. The Steering Committee felt it was appropriate to elect a vice-Chair. With only one candidate, the Steering Committee appointed Kasper Olsen (Danske Bank) as vice-Chair based on a majority vote.

3. Provider of secretariat support to the Steering Committee

The following two organisations had expressed their willingness to provide secretariat support to the Steering Committee on a conditional basis:

- Joint initiative - pan-European Mobile P2P Interoperability (the Berlin Group, participating Mobile P2P scheme services in Europe, and associated infrastructure providers).
- European Payments Council (EPC).

The majority agreed that the EPC would provide secretariat support to the Steering Committee. The EPC however clarified that it would not be able to provide secretariat support to the working groups that are expected to be established at a later stage. The Joint initiative expressed its willingness to provide secretariat support to the technical working group(s), conditional upon reviewing the agreed work plan of the Steering Committee and the technical working group.

4. Key objective of the 'Forum'

The setup of a pan-European standardised proxy lookup (SPL) service which allows P2P payment data (i.e. proxy + IBAN) to be exchanged on a pan-European level should be the key objective of the 'Forum' in accordance with the recommendations and mandate of the Euro Retail Payments Board (ERPB).

It was agreed that the strategy would be to keep things simple at first and to ensure that the service would have an open design in order to avoid excluding other scenarios at a later stage. The ultimate goal is to have solutions that are interoperable.

As a start, the focus will be on:

- Using mobile telephone numbers as a proxy for IBAN, but look to enable support for additional account identifiers, to provide senders with a choice on payment rail.
- Sending money via SEPA Credit Transfer (SCT) (note: the discussion concerning where the money should end up should take place at the level of the Technical Working Group (e.g. in case of multiple accounts, multiple apps or use of pre-paid cards)).
- Fostering competition.

5. Governance related matters

Further clarity on next steps is required prior to taking decisions in relation to funding and membership[1] criteria, and, more generally, the overall governance, including legal status.

The Steering Committee agreed on the following principles to be applied for the time being:

- The 'Forum' should be open and informal but organised and fully transparent. (note: a "de facto" association under Belgian Law)
- Whoever wants to join the 'Forum' can join.
- Steering Committee related documents will be published on the EPC Website to ensure transparency.
- A consensus based decision-making process will apply, with a simple majority if no consensus can be reached (note: The Terms of Reference will describe decision making rules e.g. in case a vote would be required).
- Alternates will be allowed if needed; however principals' attendance should be striven for.
- Steering Committee members are expected to attend the physical meetings. Repeated absence might result in the removal of their organisation from the membership list.

The following working groups are anticipated to be created under the Steering Committee, subject to the latter's approval:

- Technical Working Group responsible for developing inter alia the API standard.
- Rules Working Group to define the rules for operating the service.

---

[1] It was noted that membership to working groups should be based on expertise.

- Legal Working Group to focus on legal aspects such as privacy, data protection, etc.
- Security Working Group to review the security requirements.
- A dedicated working group should also be established to perform a commercial review of the alternative methods of appointing one or more-than-one supplier of the SPL service.

A project plan with clear deliverables, milestones, task allocations and interdependencies was seen as a critical document to be agreed upon by the Steering Committee at an early stage in the process.

6. Next steps

The next meeting[2] of the Steering Committee will be scheduled in the third week of April 2016. A Doodle invitation will be sent out in due course.

The EPC Secretariat will prepare a draft project plan, draft meeting calendar and draft Terms of References for the Steering Committee and some of the working groups in advance of the next meeting.

The Steering Committee is expected to submit a status update to the ERPB by 20 May 2016 (as input to the 13 June 2016 ERPB meeting).

Steering Committee members are invited to propose names for the 'Forum' and a vote will be organised at the next Steering Committee meeting. Furthermore, members interested in providing secretariat support to working groups are invited to come forward.

* * *

---

[2] Note in editing: Following the terror attacks that took place in Brussels on 22 March 2016 it was decided to postpone the second meeting to 24 May 2016.

ANNEX I: List of attendees of the 1st meeting of the Steering Committee on 14 March 2016

N°	Organisation	Representative	Attendance
Steering Committee Members			
1.	Banca Sella	Susta Enrico	Yes
2.	Bundesverband deutscher Banken	Nash André	Apologies
3.	Caixa Geral de Depositos	Leite Monica	Yes
4.	Consorzio CBI	David Simona	Yes
5.	Cringle	Bandov Frane	Yes
6.	Danske Bank	Olsen Sylvest Kasper	Yes
7.	Dutch Payments Association	Boudewijn Gijs	Yes
8.	Electronic Money Association (EMA)	Crawford Judith	Yes
9.	Elisa / Ekisa Rahoitus Oy	Mari Heikkinen	Yes
10.	Erste Bank	Kazmi Zaf	Yes
11.	EPIF	Cowling Robert	Yes
12.	Fire Financial Services	Davey Paul	Yes
13.	Gemalto	Gaston Lorenzo	Yes
14.	GetSwish AB / Swish	Silvén Gunnel	Apologies
15.	ICBPI	Miotto Giovanni	Yes
16.	MasterCard	Perryman Mark	Yes
17.	Nordea Mobile & Emerging Payments	Mårtenson Rasmus	Yes
18.	Payfriendz	Allen Howard	Yes
19.	Paym	Maynard John	Yes
20.	Pietsch Consult	Pietsch Thomas	
21.	Polski Standard Płatności	Mazurkiewicz Dariusz	Yes
22.	Redsýs	Torres Miguel	Yes
23.	Seamless	Fredell Peter	Yes
24.	SEQR Benelux	van der Hart Peter	Yes
25.	SIA	Polissi Marco	Yes
26.	SIBS	Mesquita Teresa	Yes
27.	SRC Security Research & Consulting	Machielse Wijnand	Yes
28.	SWIFT	Kuntz Vincent	Yes
29.	UBS	Schilling David (or P. Stahel)	Apologies
30.	VocaLink	Senechal Nick	Yes
31.	Wordline	Deudon Arnaud	Yes
Observers			
32.	ECB	Tur Hartmann Francisco	Yes
33.	European Commission	Esclapez Pierre-Yves	Yes
EPC Secretariat			
34.	EPC	Goosse Etienne	Yes
35.	EPC	Godefroi Christophe	Yes