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| <b>Members</b>           |  |             |                    |
| Thomas von der Gathen    | SIX Payment Services (Austria) (nominated by STUZZA)   | Austria     |                    |
| Kristian Stephansen      | Danske Bank  | Denmark     |                    |
| Caroline Sellier         | Natixis Payment Solutions (nominated by Crédit Mutuel) | France      |                    |
| Ibrahim Dosso            | CM-CIC   | France      |                    |
| Matthias Hönisch (CWG)   | National Association of German Cooperative Banks       | Germany     | M.Lange            |
| Matthias Lange           | UniCredit Bank AG                                      | Germany     |                    |
| Erica McKinney           | Banking & Payments Federation Ireland                  | Ireland     |                    |
| Monica Pellegrino (PSSG) | ABI  | Italy       |                    |
| Pablo Lahoz              | European Association of Co-operative Banks (EACB)      | N/A         |                    |
| Ruth Mitchell            | EMA  | N/A         |                    |
| Javier García Fernández  | BBVA   | Spain       |                    |
| Josep Gallach Patau      | Caixabank  | Spain       | J.García Fernández |
| Mats Sköld (PSSG)        | Nordea   | Sweden      |                    |
| Marcel Drescher          | UBS  | Switzerland | T.Weber            |
| Thomas Weber             | ADUNO GROUP  | Switzerland |                    |

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| Michael Samson (PSSG)             | Betalvereniging Nederland                | The Netherlands |            |
| Oscar Covers                      | Betalvereniging Nederland                | The Netherlands | M. Samson  |
| <b>Experts from Card Schemes</b>  |  |                 |            |
| Keith Groves                      | MasterCard                               | United Kingdom  |            |
| Alan Tant                         | American Express                         | United Kingdom  |            |
| Peter Bayley                      | Visa                                     | United Kingdom  |            |
| Jesús Carrizo Martín              | ServiRed, S.A.                           | Spain           |            |
| Michael Rabe                      | Girocard                                 | Germany         |            |
| David Baker                       | European Card Payment Association (ECPA) | N/A             |            |
| <b>Experts from Retail Sector</b> |  |                 |            |
| Amir Tahmasebi                    | IKEA, Sweden                             | Sweden          |            |
| Fabrice Haas                      | Carrefour                                | France          |            |
| Arnaud Crouzet                    | Auchan                                   | France          |            |
| Patrick Vanhuysse                 | Auchan                                   | France          | A. Crouzet |
| Marc Nieto                        | aDigital (representing Ecommerce Europe) | N/A             |            |
| <b>Observers</b>                  |  |                 |            |
| Mark Cobbett                      | Financial Fraud Action UK (FFA UK)       | United Kingdom  |            |
| Otto De Jong                      | EAST                                     | United Kingdom  |            |
| Lorenzo Gaston                    | SPA                                      | Germany         |            |