

[X] Public – [ ] Internal Use – [ ] Confidential – [ ] Strictest Confidence

---

## MINUTES

### 7<sup>th</sup> MEETING – EPC Scheme End-User Forum (SEUF)

23 August 2018 - 10:30 – 13:30

Venue: EPC Secretariat, Cours Saint-Michel 30a, B-1040 Brussels  
(Approved by the SEUF)

**Note:** An overview of the action points from this meeting can be found at the end of these meeting minutes.

#### 1. Welcome and approval of the agenda (ESTF 003-18)

The co-Chairs J-Y. Jacquelin for the EPC and M. Battistella for the scheme end-users welcomed all meeting participants to the seventh SEUF meeting. Each participant shortly introduced him/herself.

The agenda was approved unchanged and can be published on the EPC Website.

#### 2. EPC Code of Conduct – Competition Law (EPC 212-14 v1.0)

The SEUF members noted the EPC stipulations on the code of conduct with respect to competition law and in particular the section 6, 7 and Annex I of the document EPC 212-14.

#### 3. General Data Protection Regulation (GDPR) (EPC 024-18)

The SEUF members noted the EPC stipulations on the protection of personal data for persons who are members of an EPC body such as the SEUF.

Members of the SEUF should as a matter of principle refrain from processing any personal data accessed or obtained through their membership of the SEUF.

#### 4. EPC Scheme Management Internal Rules: process after an EPC Scheme Rulebook public consultation and the role of the SEUF (EPC 207-14 + work flow)

The work flow document outlining the regular EPC rulebook change management cycle highlighted the different phases in this cycle and the role the SEUF plays in the cycle.

The Scheme Management Internal Rules (SMIRs) outline that after the end of the public consultation on the rulebook change requests, the Scheme Evolution and Maintenance Working Group (SEMWG) of the EPC must review the comments and must define its change proposal for each change request. It makes a Change Proposal Submission Document per scheme which contains:

- A short description of each change request;
- The SEMWG recommendation given for the public consultation;
- The results and the comments noted from the public consultation and
- The SEMWG position and Change Proposal per change request.

This SEUF meeting is important as it must agree on a formal SEUF position for each 2018 change request. For this action, the SEUF received the submitted input from the various stakeholders during the public consultation and the formal change proposals formulated by the SEMWG.



The formal SEMWG change proposal and the respective positions from the SEUF and the EPC Scheme Technical Forum (ESTF) on each 2018 change request together with the input from the various stakeholders during the public consultation, will then be presented at the September 2018 meeting of the EPC Scheme Management Board (SMB). Based on these positions, the September 2018 SMB meeting will decide which change requests are taken up in the next version of the EPC SEPA scheme rulebooks.

## 5. 2018 public consultation on SCT rulebook: SCT Change Proposal Submission document and the ESTF position (EPC 122-18, EPC 146-18)

### **A. Change requests on Extended Remittance Information (ERI)**

The EPC itself submitted a change request (CR) on ERI (**item #09**) as a formal SCT rulebook **option** through a separate SCT rulebook annex. SCT scheme participants formally must declare their participation to this option to the EPC and support this option at least in the role of Beneficiary Bank. It will impact only those SCT scheme participants that wish to implement this option. This proposed ERI option from the EPC foresees the transmission and the processing of

- One occurrence of 140 characters of unstructured remittance information (RI) and
- up to 999 occurrences of 280 characters of structured RI (ISO 20022 only).

The messages used for r-transaction processing and inquiries for ERI-populated SCT transactions would only contain the occurrence of 140 characters of unstructured RI.

The EPC change request takes into account the large majority of the 2018 change requests from the European Association of Corporate Treasurers (EACT – **items #37 to 43**) but does **not** cover the EACT CR item #40 to increase the unstructured RI from 140 to 280 characters.

The CR #09 and the EACT CRs apply only to the SCT scheme, not to SCT Inst.

Both co-Chairs emphasised that predominantly large corporate payment end-users will be interested to use the ERI option. The transmitted ERI is only machine-readable and will help these end-users in reconciling incoming/outgoing payments with various invoices and credit notes. This kind of ERI will be made available to customers only in an electronic format.

The SEUF co-Chair stated that the CR item #40 should not be an insurmountable change for the SCT scheme participants to implement. This change request had been submitted several times in the past but had been declined each time by the EPC.

The SEUF co-Chair considered that the current available number of characters of unstructured RI is too low. Before the migration to SEPA, in several EU countries the payment end-users could submit much more RI per payment message in their legacy schemes. Some PSPs still offer some conversion services to SEPA format to their customers whereby these customers provide much more RI in their payments whereby this RI is then arbitrarily cut off to 140 characters.

Some new SEUF members questioned why the EPC did not include this specific change request in the SCT rulebook as it appeared it had been submitted a few times.

The EPC co-Chair explained that a change request does not gain more importance merely by the fact that it has been submitted several times. The SEMWG may reconsider its previous position on the contents of CR item #40 if new and more substantiated arguments are provided and other payment end-user groups submit a similar change request or firmly express their support for it e.g., by submitting their comment and support during the public consultation. During the previous change management cycles, such overt and widespread support including the justifications had not been shared with the EPC.



The EPC co-Chair further explained that such a change requires for all SCT scheme participants changes to their SEPA engines, all their payment initiation channels and their account statement reporting modules. PSPs in certain countries are obliged to send paper-based statements to all their customers on a periodical basis. All this adds costs to PSPs to make such extra unstructured RI available to all customers.

Various groups of payment end-users also must make investments. They will have to update or replace their internal payment initiation modules and payment reporting modules to allow the transmission, the receipt and reconciliation of extra unstructured RI. The EPC co-Chair felt that the benefits of such CR should be set against the costs it would entail.

The SEUF concluded the debate by giving its support to the SEMWG change proposal to include the ERI feature as an option in the SCT rulebook, as a response to CR items #09, #37 to 39, and #41 to 43.

As for the CR item #40, the SEUF was opposed to the SEMWG proposal of not including this CR in the SCT rulebook. Even though the SEUF notes that other business sectors and consumers have not expressed a similar need for a higher maximum number of characters for unstructured remittance information, the SEUF still considers that the current available number of characters for such unstructured remittance information is too low. Customers may want to transmit much more information together with the SCT instruction but are unable to do this right now.

#### **B. CR item # 17 for a 'Repayment' service for the Beneficiary (in both SCT schemes)**

This CR proposes to include an automated Repayment service based on a refund decision by the Beneficiary in the SCT (Inst) scheme to enable the Beneficiary to reimburse the Originator for the full amount or only partly. Only the Beneficiary would be able to initiate such Repayment transaction.

In some cases, the Beneficiary may not receive the IBAN of the Originator in the bank-to-customer data. The Repayment feature should then rely on the payment reference of the initial SCT (Inst) transaction. With this reference, the Beneficiary Bank can retrieve all necessary details of the initial SCT (Inst) transaction to initiate a Repayment to the Originator.

Following the comments received from the public consultation, the SEMWG change proposal is that nothing needs to be changed in the SCT scheme rulebooks themselves. The SCT rulebooks already give the Beneficiary the opportunity to repay the Originator i.e. by submitting itself a new SCT (Inst) instruction. In other words, the SEMWG sees the Repayment as a complete new SCT (Inst) instruction from a technical point of view.

The SEMWG proposes instead to include usage rules in the Customer-to-Bank (C2B) Implementation Guidelines (IGs) for electronically bundled SCT (Inst) transactions in ISO 20022 XML format when the Beneficiary wants to initiate a Repayment for an earlier settled SCT (Inst) transaction, and to provide guidance in the clarification paper of the SCT and SCT Inst rulebooks. The SEMWG will request from ISO the necessary new interbank category code and new end-to-end purpose code to tag the SCT (Inst) instruction as a Repayment.

These usage rules and the clarification paper guidance will also cover the case in which the Beneficiary has not received the IBAN of the Originator in the earlier settled SCT (Inst) transaction. For this, the Beneficiary and the Beneficiary Bank should have a bilateral agreement about the alternative ID(s) that must be provided in such circumstance.



Based on his understanding of the SEMWG change proposal, the SEUF co-Chair assumes that the Repayment would be a new ISO 20022 pain message bearing a special code indicating it is a repayment.

The SEUF co-Chair questioned whether all relevant attributes from the initial SCT (Inst) transaction message can be taken over in the pain message of the Repayment to enable a link between these two pain messages. Being able to make such link between these two pain messages is important for reconciliation purposes. The SEUF co-Chair referred to the SCT recall procedure as a good illustration to link an initial SCT (Inst) transaction with some sort of reimbursement of that initial transaction. The SEUF co-Chair was of the opinion that the SCT (Inst) rulebook should include formal business rules and attributes on how to make a Repayment.

The formal SEUF position to the SMB is that it does not support the SEMWG change proposal. The SEUF supports the inclusion of the Repayment concept in the SCT (Inst) scheme but believes the SCT (Inst) rulebook itself should formally describe the Repayment through business rules and datasets. In addition, the SEUF requests that the Repayment attributes allow the Beneficiary and the Originator to do an easy reconciliation between the Repayment and the original SCT (Inst) transaction. The rulebook specifications for the SCT (Inst) Recall process are a good example.

#### **C. CR item #19 for a possibility for the Originator to request Beneficiary details following a negative answer to a Request for Recall by the Originator (RFRO) (CR item #21 for SCT Inst scheme)**

The request is to extend the possibility of recourse for the Originator if a negative answer to a RFRO is received from the Beneficiary Bank. The Originator might wish to contact the Beneficiary directly to take legal action. Since the Originator may not have the correct contact details of the Beneficiary, the Originator Bank can ask for them (Name, Address, Place) via the Beneficiary Bank. With such request the Beneficiary Bank can then provide the Originator Bank with the requested contact details.

The SEMWG change proposal is to not include this CR in the SCT (Inst) rulebook. It sees national data protection obstacles in several countries to share such information about the Beneficiary. The second concern is the uneven balance between the implementation costs of such procedure via ISO messages and the number of requests.

The SEUF co-Chair wondered whether at least some contact details of the Beneficiary Bank itself could be shared with the Originator in case the name of the Beneficiary given by the Originator in his/her SCT (Inst) instruction eventually did not correspond with the name of the account holder at that Beneficiary Bank.

The EPC co-Chair remarked that the resolution of such specific cases cannot be supported through the EPC schemes. Such information can only be shared when it is compliant with GDPR stipulations. The delivery of the Beneficiary details themselves would have to be enforced via certain legal actions (e.g., a court order).

The SEUF supported the SEMWG change proposal but wanted to share the comment with the SMB that obtaining details about the Beneficiary remains an issue.

#### **D. CR item #27 for the inclusion of incoming One-Leg Out euro credit transfers**

The CR proposes that payments originated outside of SEPA can be sent / processed as SCT transactions in SEPA. In practice this would mean that a euro credit transfer in SCT format can be made from a payment account held at a PSP not located in SEPA whereby this one-leg out SCT transaction is subsequently routed through an SCT scheme participant to another SCT scheme participant being the Beneficiary Bank. This payment message contains a special "one leg out" indicator.



The SEUF questioned why the EPC change proposal was not to include this CR in the 2019 SCT rulebook. The EPC Director General explained that the CR has too many possible implications requiring first a thorough operational and legal analysis at EPC level. The EPC co-chair also reported that this subject would be a 2019 work item for the EPC.

The SEUF supported the SEMWG change proposal but nevertheless recommends that the EPC does a thorough analysis on this topic and keep the SEUF informed about the future developments.

#### **E. SEUF position on the other SCT change requests**

The SEUF members were given the opportunity to raise comments or objections to the SEMWG change proposals for the other 2018 SCT change requests. The SEUF supported the SEMWG change proposals for all other SCT change requests without any comment.

#### **6. 2018 public consultation on SCT Inst rulebook: SCT Inst Change Proposal Submission document and the ESTF position (EPC 124-18, EPC 146-18)**

Several SCT change requests and related SEMWG change proposals are also applicable to the SCT Inst scheme. The SEUF agreed that its positions taken for these specific SCT change requests were equally applicable for the SCT Inst scheme.

The SEUF members were given the opportunity to raise comments or objections to the SEMWG change proposals for the SCT Inst specific 2018 change requests. The SEUF supported the SEMWG change proposals for all other SCT Inst specific change requests without any comment.

#### **7. 2018 public consultation on SDD Core rulebook: SDD Core Change Proposal Submission document and the ESTF position (EPC 125-18, EPC 146-18)**

Several SCT change requests and related SEMWG change proposals are also applicable to the SDD Core scheme. The SEUF agreed that its positions taken for these specific SCT change requests were equally applicable for the SDD Core scheme.

The SEUF members were given the opportunity to raise comments or objections to the SEMWG change proposals for the SDD Core specific 2018 change requests.

With respect to **CR item # 23** (and # 24 for SDD B2B) on new r-transaction reason codes reflecting the options given by the SEPA End-Date Regulation to Debtors, the SEUF members had an intense debate with the EPC representatives.

The EPC co-Chair explained that the Debtor Bank can already send the reason code SL01 indicating that the Debtor has activated one of the specific SDD collection blocking options allowed under the SEPA End-Date Regulation.

If the proposed additional r-transaction reason codes would be made available to the Debtor Bank, the Debtor Bank may not be allowed to decide unilaterally whether one of these specific r-transaction reasons can be sent back to the Creditor.

The Debtor may not be pleased that such SDD r-transaction reasons would be communicated directly to the Creditor, the Debtor Bank may simply not be allowed to share such reason due to national data protection laws or would first need the consent from the Debtor to communicate such reason. Furthermore, it is not sure whether all Debtor Banks –even if allowed to use them– would actually send such specific reason codes.

The SEUF members were opposed to the SEMWG proposal for not including this change request in the 2019 SDD rulebooks. The code SL01 covers a range of possible reasons which the Debtor can use under the SEPA End-Date Regulation to block their account for direct debit collections.



The lack of a unique r-transaction reason code for each reason permitted by the SEPA End-Date Regulation prevents the Creditor to develop highly automated follow-up processes for these failed collections internally and with the Debtor. The inclusion of the requested reason codes would foster a symmetry of information sharing between the SDD scheme participants and their respective customers.

Certain SEUF members were not convinced about the argument of national data protection laws. They have difficulties to understand why Debtor Banks in certain countries can communicate the reason code "insufficient funds" but not "Creditor not white-listed or is black-listed" or "maximum number of SDD collections exceeded".

The SEUF supported the SEMWG change proposals for all other SDD Core specific change requests without any comment.

#### **8. 2018 public consultation on SDD B2B rulebook: SDD B2B Change Proposal Submission document and the SEUF position (EPC 126-18, EPC 146-18)**

Several SCT and SDD Core change requests and related SEMWG change proposals are also applicable to the SDD B2B scheme. The SEUF agreed that its positions taken for these SCT and SDD Core change requests were equally applicable for the SDD B2B scheme.

The SEUF members were given the opportunity to raise comments or objections to the SEMWG change proposals for the SDD B2B specific 2018 change requests. The SEUF supported all SEMWG change proposals for these SDD B2B specific change requests without any comment.

#### **9. Other rulebook changes but not presented for the 2018 public consultation (EPC 147-18)**

The SEUF noted the document EPC 147-18 outlining other rulebook changes which could not be presented at the start of the public consultation on the 2018 change requests.

The EPC reported that the described change of the rulebook term "Bank" into "PSP", and the reformulation of the rulebook definition "Customer" raised additional discussions within the EPC. It is likely that these two sets of changes may not be taken up in the 2019 versions of the EPC scheme rulebooks.

It is expected that the reported changes to the SMIRs and the regulatory changes in sections 5.7 and 5.8 of the SDD rulebooks will be taken up in the 2019 version of the rulebooks.

#### **10. SCT Inst scheme implementation status**

##### **A. Adherence status and projections (EPC 153-18)**

Based on the July 2018 adherence figures, the following number of PSPs in different SEPA countries are SCT Inst scheme participants although some of them declared a future readiness date:



| Country of adherence | Declared readiness date for SCT Inst scheme participation |           |           |          |          |          | Grand Total  |
|----------------------|---|-----------|-----------|----------|----------|----------|--------------|
|                      | Up to 07-08-2018  | 14-09-18  | 08-10-18  | 20-11-18 | 04-12-18 | 07-01-19 |              |
| AUSTRIA              | 470   |           |           |          |          |          | 470          |
| BELGIUM              | -   |           | 1         |          |          |          | 1            |
| BULGARIA             | 1   |           |           |          |          |          | 1            |
| ESTONIA              | 1   |           |           | 1        |          |          | 2            |
| FRANCE               | 41  | 18        | 9         | 1        |          |          | 69           |
| GERMANY              | 403   |           |           | 4        | 1        | 1        | 409          |
| ITALY                | 24  |           |           |          |          |          | 24           |
| LATVIA               | 3   |           |           |          |          |          | 3            |
| LITHUANIA            | 5   |           |           |          |          |          | 5            |
| MALTA                | 1   |           |           |          |          |          | 1            |
| MONACO               | -   | 1         |           |          |          |          | 1            |
| NETHERLANDS          | 3   |           |           |          |          |          | 3            |
| PORTUGAL             | 11  |           |           |          |          |          | 11           |
| SPAIN                | 88  |           |           |          |          |          | 88           |
| SWEDEN               | 1   |           |           |          |          |          | 1            |
| UNITED KINGDOM       | 2   |           |           |          |          |          | 2            |
| <b>Grand Total</b>   | <b>1.054</b>  | <b>19</b> | <b>10</b> | <b>6</b> | <b>1</b> | <b>1</b> | <b>1.091</b> |

The EPC Director General and the EPC co-Chair were confident that more than 2.000 PSPs will have declared to be a SCT Inst scheme participant by the end of 2018. Important numbers of new SCT Inst scheme participants are expected from Belgium, France, Germany and the Netherlands among others.

#### **B. Current obstacles from end-users to use SCT Inst other than max. amount, processing timelines and the reach among PSPs (oral report)**

The SEUF members did not report any concrete obstacles. Certain SEUF members indicated that corporates in the businesses of delivering goods (e.g., food and beverages) are interested in using SCT Inst for delivery-against-payment operations.

Many corporates still have to work out their internal operational roadmap on how the use of SCT Inst in internal and external business processes can create new opportunities.

#### **11. Expected (updates to) EPC guidance documents on r-transaction reason codes for the SCT, SCT Inst and SDD schemes (oral report)**

During the summer, the SEMWG drafted two EPC guidance documents on r-transaction reason codes for the SCT and SCT Inst schemes. The SEMWG used the opportunity to review at the same time the existing EPC guidance document on SDD r-transaction reason codes.

Subject to an approval by the September 2018 SMB meeting, the EPC will publish these three guidance documents on the EPC website during September 2018.

#### **12. Updates to the clarification papers for the SCT rulebooks and for the SDD rulebooks (oral report)**

At its April 2018 meeting the SMB approved the publication of the version 1.1 of the clarification paper on SCT and SCT Inst rulebooks. The publication itself took place shortly afterwards.

The SEMWG then received further clarification requests for the "Request for Recall by the Originator" (RFRO) procedure becoming effective as of 18 November 2018 in both SCT rulebooks.



The most important clarification is about the earliest possible debit date of the original SCT (Inst) transaction for which the RFRO procedure must be followed. The EPC clarification is that the RFRO procedure only applies for original SCT (Inst) transactions having a debit date not earlier than 18 November 2018. This enables all SCT (Inst) scheme participants to build up the database of the concerned earlier settled SCT (Inst) transactions.

The SEMWG meeting also conducted its annual review of the clarification paper on the SDD Core and SDD B2B rulebooks. Only minor editorial changes to this clarification paper had to be made.

Subject to an approval by the September 2018 SMB meeting, the EPC will publish the two updated clarification papers on the EPC website during September 2018.

### **13. Interest of payment end-users**

#### **A. Use of electronic mandates based on Annex VII of the SDD rulebooks (EPC 148-18)**

The EPC co-Chair reported that the Annex VII of both SDD rulebooks describing a specific operating model of issuing, amending and cancelling an e-Mandate, is an integral part of the SDD schemes since their launch in November 2019. Almost ten years later, The EPC co-Chair questioned whether the operating model of SDD Annex VII is widely used or at least the underlying concept of this model.

The EPC co-Chair was aware that PSPs in Austria, Italy and the Netherlands have e-mandate solutions using the concept of Annex VII but not the operating model of Annex VII as such. There seems to be e-mandate solutions in SEPA that differ in shape and nature.

Certain SEUF members stated that Annex VII does not support all events that can happen during the lifecycle of a e-mandate. The Annex is well designed for the issuance of the e-mandate but fails to cater for situations where the e-mandate must be amended for attributes related to the Creditor (e.g., merger, acquisition) and the Debtor (e.g., change of the IBAN), or when something happens with the Creditor Bank or the Debtor Bank (e.g., a merger between SDD scheme participants).

These SEUF members also indicated that there is no data or communication exchange between the directories of those SDD scheme participants that offer e-mandate solutions with Annex VII characteristics.

The main advantage of Annex VII is that at the inception of the e-mandate the Creditor has the guarantee the Debtor has properly authenticated him/herself and authorised the concluded e-mandate. One can deduce from this advantage that the use of e-mandate has its merit for one-off SDD collection but much less for recurrent SDD collections where other mandate types are less burdensome for the Creditor and Debtor.

The SEUF suggested that EPC could consider keeping only the high-level concept of Annex VII in the SDD rulebooks and drop the operational model behind it. An alternative is that Annex VII as a whole or only its high-level concept is fully detached from the SDD rulebooks and becomes a guidance or best practices document of SDD scheme participants interested in developing e-mandate solutions.

#### **B. Request-To-Pay (R2P) in the context of e-invoice payment and presentment (EIPP)**

The SEUF co-Chair briefed the meeting about the current EIPP developments at the level of the Euro Retail Payments Board (ERPB) that have led to the set-up of the EPC-driven multi-stakeholder group (MSG) on EIPP.



The mandate of the MSG on EIPP covers among others the harmonisation of technical ISO 20022-based messages for R2P for EIPP. One possibility could be the inclusion of the R2P message in the EPC schemes.

As to the concrete messages to support R2P, the MSG focused on the existing ISO 20022 messages pain.013 (payment activation request) and pain.014 (payment activation request status report). The MSG submitted two formal change requests to ISO for these specific messages.

The R2P message could be a stand-alone message sent to the Originator Bank. The R2P message contains all elements needed to initiate e.g., a SCT or SCT Inst order. Another possibility is that the R2P message is embedded in the e-invoice sent to the Originator. A third way is that the R2P message includes the e-invoice as an attachment.

### **C. Other aspects which the SCT and SDD schemes should cater for after 2020**

The EPC co-Chair wished to know from the SEUF in which direction the EPC SEPA scheme should evolve to meet future market needs.

For the SDD schemes, the SEUF co-Chair suggested that the Creditor could collect or obtain the mandates through the Debtor Bank. The Debtor completes a mandate and submits the mandate to the Debtor Bank. The Debtor Bank then exchanges the mandate-related information directly with the Creditor. The ISO 20022 standard already contains the necessary message to support such information flow. Even though it has characteristics of a Debtor-driven mandate flow, this suggestion could be an option to the SDD schemes.

The SEUF co-Chair further raised the suggestion of standardized basic account statements and indicated that this topic could be driven by the ERPB.

Another SEUF comment was to establish interoperability between the directories of the various national payment initiation solutions. The EPC Director General reported that the first steps have been taken in that direction. The Mobile Proxy Forum (MPF) appointed a company as its preferred provider for a Standardised Proxy Lookup (SPL) service. The aim of the SPL service is to allow the exchange of the data necessary to initiate person-to-person (P2P) mobile payments between proxy-based P2P mobile payment solutions on a pan-European level. It will facilitate interoperability between participating P2P mobile payment solutions.

### **14. AOB**

There was no other business raised or discussed.

### **15. Date of next meeting and closure of the meeting**

The SEUF members agreed on the following 2019 physical meeting dates taking place at the EPC secretariat premises in Brussels: 26 March starting **at 10h30**, and 12 September.

### **List of open action items after 7<sup>th</sup> SEUF Meeting**

| <b>Item</b> | <b>Topic</b>      | <b>Action</b>  | <b>Owner</b> | <b>Status / Deadline</b>  |
|-------------|-------------------|--|--------------|---------------------------|
| 06.01       | R-tx reason codes | Review the EPC document EPC 173-14 'Guidance on Reason Codes for Single Euro Payments Area Direct Debit R-transactions' to better specify those codes to be used for the four reasons/parameters allowed for Debtors under the SEPA Regulation | EPC          | In the first half of 2019 |



**List of participants – 7<sup>th</sup> SEUF Meeting**  
**Date: 23 August 2018**

| <b>Name</b>  | <b>Institution</b>   | <b>Attendance</b> |
|--|--|-------------------|
| <b>Co-Chair</b>  |  |                   |
| Jacquelin Jean-Yves (SEMWG Chair)  | Erste Bank (Austria)   | Yes               |
| Massimo Battistella  | European Association of Corporate Treasurers (EACT)  | Yes               |
| <b>EPC Scheme Evolution and Maintenance Working Group (SEMWG)</b>          |  |                   |
| Begoña Blanco Sanchez  | ING (Belgium)  | Apologies         |
| Lars Herslof   | Handelsbanken (Denmark)  | Yes               |
| Jose Vicente   | Millenium BCP (Portugal)   | Apologies         |
| <b>European Associations of Users of the SCT, SCT Inst and SDD Schemes</b> |  |                   |
| Alexander Singewald  | The Federation of European Direct and Interactive Marketing (FEDMA)                            | Apologies         |
| Arnaud Crouzet   | EuroCommerce   | Yes (by phone)    |
| Erik Jensen  | European Fund and Asset Management Association (EFAMA)   | Apologies         |
| Günther Lutschinger  | European Fundraising Association (EFA)   | Apologies         |
| Jana Franke <sup>1</sup>   | European Multi-channel and Online Trade Association (EMOTA)                                    | Apologies         |
| Jeannette Klok-Hummel  | GSM Association  | Yes               |
| Kristen Morrow-Greven <sup>2</sup>   | Computer and Communications Industry Association (CCIA)  | Apologies         |
| <b>Observers</b>   |  |                   |
| Roxane Romme <sup>3</sup>  | European Commission  | Apologies         |
| <b>Guests</b>  |  |                   |
| Troels Hauer Holmberg <sup>4</sup>   | European Association for the Coordination of Consumer Representation in Standardisation (ANEC) | Yes               |
| <b>EPC Secretariat</b>   |  |                   |
| Etienne Goosse   | EPC Director General   | Yes               |
| Bart Clarebout   | EPC secretariat  | Yes               |

<sup>1</sup> Candidate alternate: Triin Saag (for review by the EPC Scheme Management Board)

<sup>2</sup> Alternate: Jay Nair

<sup>3</sup> Alternate: Pierre-Yves Esclapez

<sup>4</sup> Candidacy pending for review by the EPC Scheme Management Board