

Minutes

ESTF 002-20

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1 March 2020

Public



Approved

Minutes 12th Meeting – EPC Scheme Technical Forum (ESTF)

Meeting Date: 10 March 2020 - 10:00 – 13:10

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 001-20)

The ESTF co-Chairs Messrs R. François and J-Y. Jacquelin welcomed all meeting participants, either physically or by Skype-For-Business conference call, to the 12th ESTF meeting. The agenda was approved unchanged and can be published on the EPC Website.

2. 2020 scheme change management cycle: timeline and change requests received (Pres EPC012-20)

The document Pres EPC012-20 provided a high-level description of the change management cycle timeline and of the 2020 change requests (CRs) received. The public consultation (PC) on the 2020 CRs will be held from 12 March to 09 June 2020 ending at 17h00 CET. Comments received after this date and time will not be considered for the next phase of the change management cycle.

The EPC Stakeholder Forums (including the ESTF) will meet in the last week of August 2020 to take note of the PC comments received, the Change Proposal per CR from the EPC's Scheme Evolution and Maintenance WG (SEMWG), and to determine their respective positions about each CR for further consideration and final decision by the EPC Scheme Management Board (SMB).

48 CRs had been submitted with the large majority coming from EPC working -and support groups, national PSP communities and individual PSPs.

Each CR was shortly explained regarding its background, the concrete suggestion from the submitter and the SEMWG recommendation given. The meeting discussed the following CRs in further detail:

A. All schemes

20 - Migration to 2019 Version of the ISO 20022 Messaging Standard

If this CR would be supported, it would enter into force in November 2022 to separate this (major) message format change from functional and business changes that become effective in November 2021.

It was pointed out that as of November 2022, the corporate customers may still use another ISO version to exchange SEPA transactions with their PSPs. They can continue to use the 2009 version if so agreed with their PSPs. The mandatory big bang migration to the 2019 version applies only to the scheme participants. They will have to support as a minimum the 2019 version of the EPC-



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specified customer-to-bank and interbank messages. The scheme participants can continue to support other ISO versions if they wish to do so in the relation with their customers.

Some ESTF members still preferred that this migration takes place in November 2021 to align it with the migration to the ISO 20022 standard of the market infrastructures EURO1 from EBA Clearing and Target2 from the ECB.

The EPC co-Chair indicated that the November 2022 date was a compromise reached at SEMWG level. Several SEMWG members pointed out that handling a migration of EURO1, Target2 and the four EPC SEPA payment schemes by November 2021 would be very challenging. Instead the SEMWG opted for a phased approach. The EPC co-Chair invited the concerned ESTF members to state their comments during the PC.

Other ESTF members suggested to migrate only the SCT Inst scheme to the 2019 version in November 2021 whereas the three other EPC SEPA payment schemes could migrate in November 2022. The earlier ISO version migration for the SCT Inst scheme could then benefit from the Request-To-Pay (RTP) scheme currently under development. Other ESTF members did not support this idea in particular as the R-transaction messages are the same for both SCT schemes. A different version for the messages in the interbank space would cause issues.

Some ESTF members supported the EPC's proposal. It would be better for PSPs to handle ISO 20022 (version) migrations in a phased approach (i.e. first complete the migration for the high-value payment infrastructures followed by this CR).

B. Both SCT schemes

11 - Use of 'Fraud' reason code up to 13 months under the Recall procedure

The CR proposes to extend the use of the 'Fraud' reason code up to 13 months under the Recall procedure. The current deadline of ten Banking Business Days continue to apply for the reasons 'Technical reason' and 'Duplicate'.

Some ESTF members highlighted the important implications of such CR. It would mean that all settled SCT and SCT Inst transactions would have to be kept in some sort of stand-by modus for 13 months before they can be permanently archived. Other ESTF members remarked that the scheme participants already must apply such 13 months' stand-by status due the timeline set under the Request For Recall by the Originator (RFRO) procedure.

39 - Transmission of alias or proxy details about Originator and Beneficiary

This CR proposes the introduction of two new optional attributes "Alias or Proxy of the Originator's account" and "Alias or Proxy of the Beneficiary's account" in DS-01 (Customer-to-Bank), DS-02 (Interbank) and DS-04 (Bank-to-Customer). The submission of such proxies or aliases via the interbank space give opportunities for enhanced services to customers.

The SEMWG states that this CR cannot be implemented in November 2021 as the 2009 ISO version standard does not support alias or proxy details. Adding optional attributes will also require all scheme participants to foresee and transfer these attributes in the C2B and interbank space.

Some ESTF members urged to implement such feature as soon as possible and possibly together with the ISO version migration in November 2022. These members reported that such aliases are a



useful element for fraud prevention and detection. It would also support the SEPA-wide roll-out of national P2P payment solutions.

The EPC co-Chair pointed out that combining the message format change of the ISO version migration in November 2022, with a functional change such as this CR should be avoided. It is better to separate format changes from functional changes. The EPC co-Chair invited the concerned ESTF members to state their comments during the PC.

C. SCT scheme

26 - Payment of Fees or Interest Compensation for SCT Inquiries

The Beneficiary Bank can charge a fee to the Originator Bank for handling an SCT inquiry, and to receive interest compensation when the cause for an SCT inquiry “Claim for Value Date Correction” is not the Beneficiary Bank. However, it is not specified how the payment of SCT inquiry fees and interest compensation must be done between scheme participants.

The CR proposes a new dataset that relies on the ISO 20022 message pacs.008 based on the 2009 version. The SEMWG pointed out that the current volume of these specific categories of SCT inquiry cases is low. Such volume does not justify the introduction of a new ISO message (i.e. pacs.009) under the scheme although the ISO 20022 standard prescribes pacs.009 as the message to be used for such specific type of interbank payment.

Several ESTF members explicitly stated that this is a misuse of the ISO 20022 message standard. The message to be used in such cases should be the pacs.009. The codes foreseen in this message facilitate the handling of payment inquiries for both PSPs. The EPC co-Chair invited the concerned ESTF members to state their comments during the PC.

28 - Notification to Beneficiary Bank about the Execution of SCT Instruction after a Processed RTP Message

The CR proposes a new notification message allowing the Originator Bank to inform in real-time the Beneficiary Bank (so indirectly the Beneficiary) that a payment instruction has been executed. This would support RTP use-cases requiring a level of certainty that the SCT payment has been successfully executed when SCT Inst cannot be used.

The SEMWG takes a neutral position to this CR during the PC but looks forward to the views from the market. Not every scheme participant knows the RTP concept and/or the EPC RTP scheme preparations. Furthermore, the RTP scheme rulebook itself is not yet ready so it is uncertain if such notification under the SCT scheme from the Originator Bank to the Beneficiary Bank is a must. The SEMWG will also rely on the outcome from the public consultation on the RTP scheme rulebook to determine its final position in August 2020.

Some ESTF members pointed out that PSPs that do not support the SCT Inst scheme should not support the RTP service. These PSPs should rather adhere to the SCT Inst scheme first. Only the SCT Inst scheme offers true finality of the successful execution of the payment. Such notification message does not offer any value for the Beneficiary Bank or the Beneficiary.



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40 - ERI option to support pointers or references to external sources

Currently, all Extended Remittance Information (ERI) is carried in the payment message itself. The proposal is to add a reference to an external source in the payment message under the ERI option.

The SEMWG recommends not to include this CR. It is concerned about legal, liability and security issues and the costs associated to it. Furthermore, the EPC itself proposed a similar CR in a previous change management cycle. That CR received insufficient support from various stakeholders.

The ESTF followed this position. Such information will be scattered over different systems. It also complicates the checks related to e.g., fraud and sanction screening. Furthermore, such data stored at another location can be subject to alterations.

D. SCT Inst scheme

18 & 21 - Introduction of a Credit Notification Message for the Beneficiary

Both CRs suggest introducing a formal positive credit notification message based on the camt.054 message for a successfully executed SCT Inst transaction.

The EPC proposes a **recommended** Bank-to-Customer chapter as part of the C2B IGs for Beneficiary Banks that wish to implement such notification messages based on an ISO 20022 messaging format. The EPC intends to foresee technical message specifications to allow positive item-per-item credit notification messages. Beneficiaries and their Beneficiary Banks will be free to agree on the use of camt.054 or not.

The ESTF members stated that these CRs make sense and suggested that such CR should also be made for the SCT scheme as SCT scheme supporting CSMs now do more clearing and settlement cycles per day. Such possibility under the SCT scheme would help corporate customers.

19 - Possibility to Provide a Future Execution Date and Time

The Originator cannot submit an SCT Inst instruction (pain.001) with a future execution date and time under 2009 ISO 20022 version. Only the 2018 and 2019 version of ISO 20022 support this combination. The SEMWG proposal is that the mandatory SCT Inst C2B IGs contain the 2019 version of the pain.001 message. The concerned scheme participants offering SCT Inst instruction initiation services based on the ISO 20022 messaging standard, must then implement and support the pain.001 in the 2019 version of ISO 20022.

This CR is independent from CR # 20. In case this CR is supported, this feature can already be used as of November 2021. The ESTF supported this way forward.

30 - Reduction of Target Maximum Execution Time and Time-Out Deadline

The proposal is to reduce the timelines for target maximum execution time (from 10 to 5 sec), the time-out deadline (from 20 to 7 sec) and the receipt of the confirmation message after the time-out deadline by the Originator Bank (receipt within 2 instead of 5 sec by the 9th second instead of the 25th second).



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Although this CR could increase the attractiveness of the SCT Inst scheme for some use cases, the SEMWG has concerns that such changes by November 2021 will negatively influence PSPs that are currently considering adhering to the SCT Inst scheme.

The ESTF supported this view. They pointed out that communities can already agree to apply shorter timelines. One remark was that such divergence in (shorter) timelines is one of several barriers to interoperability. It was added that this CR could be more appropriate in the next change management cycle.

31 - Optional Fraud Indication Marker

The proposal is to include an optional 'Fraud Indication Marker' in every transaction to enhance fraud detection for all scheme participants. This marker is an optional attribute in the interbank payment dataset. The CR points out that there is no liability shift between scheme participants.

If the Originator Bank has a suspicion about the SCT Inst transaction but does not have enough evidence allowing it to stop the payment, it can include such marker in the transaction to the Beneficiary Bank. If the Beneficiary Bank then gets many of such marked transactions for the same Beneficiary, the Beneficiary Bank can further investigate the behaviour of the Beneficiary.

The SEMWG does not support this CR as it has not received enough input from fraud experts and legal experts to make a full assessment. It is unclear at this stage whether there is a SEPA need for such marker. If the Originator Bank has a doubt, it should contact the Originator to get more clarification to remove this doubt instead of adding such marker.

It also raises concerns at the Beneficiary Bank with respect to the liability of accepting such transaction. If the Beneficiary Bank receives a transaction with such marker even if that marker is optional, the Beneficiary Bank cannot ignore this marker information. Several ESTF members supported the SEMWG view.

One ESTF member nevertheless stressed that the idea of such marker is to provide contextual information about the SCT Inst transaction instead of simply scoring the transaction as fraudulent or not. Other ESTF members added that this CR has similarities with existing fraud scoring features under the card payment schemes. Some PSPs may wish to have such information as well in SCT Inst transactions. So, some standards should be set to facilitate interoperability.

Some ESTF members remarked that such fraud scoring under the card payment schemes happens before the payment is initiated. This CR suggests the inclusion of such scoring in the interbank payment message.

36 - New service 'Initial payment with unknown final amount'

37 - New service 'instalment payment'

38 - New service 'instant customer refund'

The SEMWG recommendation for these three CRs was that the SCT Inst transaction can only be authenticated with a final and irrevocable amount, or this can already be conducted via the current Repayment feature of the SCT Inst scheme. A more suitable solution can be provided by the future RTP scheme in a combination of e.g., a maximum amount or a reservation to support



such services, or whereby the consumer submits an RTP message to the merchant triggering a SCT Inst transaction.

The ESTF agreed to this SEMWG view. They pointed to existing commercial services that already support such features via the SCT Inst scheme.

E. Both SDD schemes

13 - Removal of references to the e-Mandate e-Operating Model

17 - Changes to EPC208-08 'EPC e-Operating Model detailed specifications'

The EPC's own CR is that as the concept of the e-Mandate e-Operating Model did not materialise in practice, the suggestion is to remove all references to this model from the SDD rulebooks. On the other hand, a contributor suggested amending the document EPC208-08 "e-Operating Model detailed specifications" as a result of the roll-out of eIDAS and the approval of PSD2.

The ESTF shared the SEMWG's view to remove all references to the e-Mandate e-Operating Model. ESTF members saw the RTP scheme as a good alternative.

3. SCT Inst scheme implementation status

A. Adherence status and projections (EPC 050-20)

The SCT Inst scheme has eight months until November 2020 to comply with all conditions set by article 4 of the SEPA End-Date Regulation. Concretely, the SCT Inst scheme participants must:

- Constitute a majority of PSPs within the Union;
- Represent a majority of PSPs within a majority of Member States.

Based on the February 2020 adherence figures, only the first condition is fully met. Only three national communities currently meet the second condition. The EPC Director General reported that a big wave of PSPs will join the SCT Inst scheme as of March 2020 but even with these expected waves, the SCT Inst scheme may not meet the second condition.

As a second-best measure to track the penetration of the SCT Inst scheme, the EPC has collected information about the percentage of reachable payment accounts across EU countries. There, the current situation is much more positive.

The EPC now informs on a more frequent basis the Commission and the ECB about the SCT Inst scheme reachability developments.

In addition, SCT Inst scheme participants must ensure that their selected retail payment system (i.e. CSM) technically interoperates with other retail payment systems within the Union.

With respect to the obstacles hindering the technical interoperability between the SCT Inst scheme-compliant CSMs, the EPC supports any action the ECB will take based on the suggestions received from PSP and CSM representatives at the 4 February 2020 AMI-Pay ad hoc workshop on pan-European reachability for instant payments. The EPC itself requires new adherents to the SCT Inst scheme to demonstrate that they are SEPA-wide reachable.



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B. Issues from scheme participants about the current SCT Inst processing

As main point apart from the technical interoperability between the SCT Inst scheme-compliant CSMs, the EPC co-Chair pointed to the high r-transaction rates under the SCT Inst scheme compared to the SCT scheme for the year 2019 (covered in Pres EPC 017-20):

% of R-transactions	SCT scheme	SCT Inst scheme
For national transactions	0.16%	0.81%
For cross-border transactions	0.24%	5.11%

The higher rates result mainly from the regulatory screenings done by Beneficiary Banks in particular for cross-border transactions. Unfortunately, measures to resolve such specific cause for r-transactions lies beyond the EPC's control.

Some ESTF members highlighted that the RTP scheme can already facilitate upfront checks which could prevent r-transactions from happening later. They also pointed out that not every SCT Inst scheme participant already applies artificial intelligence to remediate false positives.

C. Prospects for further use of SCT Inst

Several ESTF members reported that the combination of the SCT Inst scheme with RTP at the Point of Sale will unlock a lot of use cases.

D. Current obstacles to the broader use of SCT Inst

At the next review round about the SCT Inst maximum amount, the EPC should consider setting no maximum amount anymore. Such specific risk management measure should be and is set by each Originator Bank for each of its customers and not by the scheme itself.

Another element to be resolved in the longer term is the timeline by which the SCT Inst transaction should be processed. Shorter timelines will increase the attractiveness of the scheme.

E. Possible ESTF recommendations about the SCT Inst scheme and processing to EPC and scheme participants

ESTF members pointed out to the increase of the SCT Inst transaction volume, especially when SCT Inst scheme participants will start to process bulk files. This may cause problems for the Beneficiary Bank when faced with a sudden high volume of SCT Inst transactions to be credited at a certain point in time. Other ESTF members remarked that under the payment card schemes these PSPs can cope with such high volumes.

Nevertheless, the ESTF recommended that when the SCT Inst volumes strongly go up, the EPC pro-actively communicates to all SCT Inst scheme participants to plan for the necessary processing capacity.

AP 12.01 EPC to monitor pro-actively the SCT Inst volumes and to pro-actively remind all SCT Inst scheme participants to plan for the necessary processing capacity (ongoing task)

A second point of attention is the interpretation of the SCT Inst rulebook sentence *“in case the Originator Bank receives a negative confirmation about the SCT Inst Transaction which indicates that the Funds had not been Made Available to the Beneficiary, the Originator Bank is obliged to Immediately inform the Originator.”*



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How should the term “inform” be interpreted when the Originator initiated a file of SCT Inst instructions? Must the Originator Bank report the failed execution of such file or certain instructions in this file at the second back to the Originator? Or is the Originator Bank allowed report back such failure through e.g., a camt.054 message in few minutes or at the next day? These ESTF members suggested that the term “inform” could be replaced into e.g., “immediately makes the negative confirmation available”.

AP 12.02 EPC to consider SCT Inst scheme rulebook rewordings on “immediately inform” for the 2022 rulebook change management cycle or to provide clarification through another document

Some ESTF members reported that 24/7/365 SCT Inst service availability is not always guaranteed by certain SCT Inst scheme participants. It was clarified that this would not be compliant with the SCT Inst rulebook.

4. Planned updated SCT and SCT Inst clarification paper (EPC 052-20)

Since November 2019, SCT scheme participants can use an SCT inquiry procedure defined in the 2019 SCT scheme rulebook. SCT scheme participants have reported that for a **positive** response to a ‘Claim for Value Date Correction’, it is impossible for a Beneficiary Bank to claim its administrative fees for a value date correction **prior** to the correction of the value date.

The 2019 SCT interbank Implementation Guidelines (IGs) specify that the option of charging such fees prior to the correction, is **only possible in combination** with the Beneficiary Bank also claiming an interest compensation amount at the same time. When the Beneficiary Bank does not want or cannot¹ demand such interest compensation amount, the Beneficiary Bank technically cannot claim its administrative fees prior to the correction of the value date.

The EPC will publish an updated SCT and SCT Inst clarification paper latest at the start of April 2020 providing a temporary workaround to address this limitation. As the data element ‘Compensation/Amount’ can only be filled in if the data element ‘Charges/Amount’ has been completed as well, the Beneficiary Bank will enter the value of 0.01 EUR in the data element ‘Compensation/Amount’ in the camt.029 message. The Originator Bank then pays the 0.01 EUR.

The 2020 rulebook change request item # 14 proposes a formal business rule to make the data element ‘Compensation/Amount’ optional in the camt.029 message as from the entry into force date of the 2021 SCT scheme rulebook. This means that as of that November 2021 date onwards (in the assumption the change request item # 14 is accepted), the Beneficiary Bank will be allowed to charge only administrative fees if it wishes so, for a value date correction prior to the correction of the value date and the above described workaround will not be necessary anymore.

Although the Originator Bank might pay an arbitrary amount of 0.01 EUR in interest compensation until November 2021, this temporary workaround is considered the best solution as the SCT scheme participants do not have to undertake any system changes for the period 2019-2021 which then would have to be changed again as of November 2021. Furthermore, the number of such value date corrections for SCT transactions is expected to be very low.

The ESTF had no comments to this specific point.

¹ Given the current negative interbank interest rates, this will rarely happen.



5. Publication of updated 2019 SEPA payment scheme rulebooks (EPC 051-20)

On 5 March 2020, the EPC published an updated version of the four 2019 SEPA payment scheme rulebooks. All updated rulebooks will enter into force on 1 April 2020. There is no operational impact for the scheme participants and their customers.

This publication results from the creation of a Dispute Resolution Committee (DRC) replacing the Compliance and Adherence Committee (CAC) and the Appeals Committee being SEPA Payment Scheme Management bodies. The DRC will formally start its activities on 1 April 2020. The DRC will be responsible for complaints management and appeals for all EPC-managed payment and payment-related schemes.

The current applicable 2019 rulebooks only contain detailed descriptions about the role, the composition and the concrete duties of the CAC and the Appeals Committee. All these organisational changes affect certain sections in the four EPC SEPA payment scheme rulebooks and the relevant rulebook annexes, notably the Scheme Management Internal Rules (SMIRs) and the Risk Management Annexes (RMAs).

The ESTF took note of this specific publication and its background.

6. Comparison SCT and SDD r-transaction statistics for the period 2016-2019 (Pres EPC 017- and 018-20)

The meeting already discussed the SCT and SCT Inst r-transactions statistics under 3.B.

The ESTF noted the eleven percent increase in SDD B2B collections from 2018 to 2019. The main reason is that as of 2019, employees in France no longer pay themselves the income tax on their salaries to the French authorities. The employers now pay these tax contributions on behalf of the employees. The French authorities use the SDD B2B scheme to collect these contributions from the employers.

7. One-Leg Out (OLO) credit transfers entering or leaving SEPA: internal EPC discussion + ESTF views (oral report)

At the end of 2019, the EPC Board decided to establish an ad-hoc Task Force on One-leg out euro (instant) credit transfer transactions entering or leaving SEPA (OLO TF) to look into the issue of "one-leg out" euro credit transfer transactions entering or leaving SEPA, from a business and operational perspective.

The OLO TF is to provide the May 2020 EPC Board meeting with a report on the business and end-to-end operational aspects and consequences of and scenarios for supporting one-leg out euro (instant) credit transfer transactions entering or leaving SEPA, in light of all relevant industry developments and regulatory requirements.

8. Request-To-Pay developments: status (oral report)

The EPC Multi Stakeholder Group (MSG) on RTP finalised its specifications for a standardisation framework about RTP for approval by the November 2019 Board meeting. The EPC Board then decided to create an internal EPC Task Force (TF) at the start of 2020.

This TF must develop an RTP scheme rulebook and related C-to-PSP and inter-PSP implementation guidelines for publication on the EPC website in November 2020. The RTP scheme can then be used immediately.



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This RTP rulebook will consist of a set of rules, practices and standards that makes it possible for PSP and non-PSP entities to join, participate and operate in the RTP scheme. The RTP scheme will be based on the ISO 20022 standard, separate from the EPC SEPA payment schemes, covering a set of basic functions.

The first release will cover the basic RTP features such as the RTP itself, the acceptance, the refusal and the cancellation of the RTP. Future releases will cover other RTP developments such as pre-authorisation of payment, payment in multiple instalments, payment initiation in the Payer's PSP's application and guarantee of payment.

The MSG on RTP will be maintained and will act as a stakeholder forum group.

The three-months' public consultation on the RTP rulebook is scheduled to start at the end of May 2020.

9. Update on Brexit (oral report)

As the UK and the European Parliaments ratified the UK Withdrawal Agreement at the end of January 2020, the UK has entered a transition period, which runs from 1 February until 31 December 2020 23h00 GMT. Until that date and time, nothing changes for the EPC SEPA payment scheme participants.

Together with UK Finance, the EPC will now regularly monitor the payment-related legal developments in the UK to become effective after 31 December 2020, to determine if the current level playing field between the UK-based SEPA payment scheme participants and the scheme participants of the rest of SEPA will be maintained after that date.

In any case, as of 1 January 2021 the requirements from the EU Funds Transfer Regulation for payments to or from non-EEA countries will have to be applied as well for payment transactions involving a UK-based PSP.

10. AOB

There was no other business raised or discussed.

11. Date of next meeting and closure of the meeting

The next ESTF meeting will take place at the EPC secretariat premises in **Brussels on 24 August 2020 starting at 11h00.**

List of open action items after 12th ESTF Meeting

Item	Topic	Action	Owner	Status / Deadline
12.01	SCT Inst	Monitor pro-actively the SCT Inst volumes and to pro-actively remind all SCT Inst scheme participants to plan for the necessary processing capacity	EPC	Ongoing
12.02	SCT Inst	Consider SCT Inst scheme rulebook rewordings on "immediately inform" for the 2022 rulebook change management cycle or to provide clarification through another document	EPC	Start 2021

List of participants – 12th ESTF Meeting

Date: 10 March 2020

Name	Institution	Attendance
EPC scheme Evolution and Maintenance (SEM) Working Group		
Jacquelin Jean-Yves (SEMWG Chair) (<i>ESTF co-Chair</i>)	Erste Bank (Austria)	YES
Schindler Axel	BVR (Germany)	YES (via Skype)
SEPA Scheme compliant Clearing and Settlement Mechanisms (CSMs)		
Renault David	EBA Clearing	YES (via Skype)
Pfeffer Walter	GSA	Apologies
Langa Jose-Luis	Iberpay	YES (via Skype)
Eskestad Rasmus	Nets	YES (via Skype)
Marchetta Angelo	SIA	YES (via Skype)
Sequeira Luis	SIBS	Apologies
Beltran José	STET	YES (via Skype)
Dinacci Fabrizio	TIPS	Apologies
Major technical players active in multiple SEPA countries or from European associations of technical players that provide SCT and SDD messaging services and are not already CSMs		
Bouille Isabelle	SWIFT	YES
Representatives of (European associations of) technical players		
Astarita Daniele	ACI Worldwide	YES (via Skype)
Francois Raphael (<i>ESTF co-Chair</i>)	Azzana	YES
Czimer Jozsef	Capsys	YES
Bär Fred	EACHA	YES (via Skype)
Denis Olivier	EastNets	YES
Carlos Blanco (Eurobits)	European Third Party Providers Association (ETPPA)	YES (via Skype)
Chance David	Fiserv	YES
De Longeaux Guillaume	Galitt-SopraSteria	YES
Rutka Magdalena	Icon Solutions	Apologies
Wagenaar Hein	Oracle	YES
Reichel Mario	PPI AG	YES
Carpintero Gabriel	SSTRATEGY	YES (via Skype)
Heinze Volker	UNIFITS	YES (via Skype)
European Payments Council		
Goosse Etienne	Director General	YES
Clarebout Bart	ESTF Secretary	YES