

# Minutes

ESTF 005-20

Version 1.0

31 August 2020

Public

Approved



## Minutes 13th Meeting – EPC Scheme Technical Forum (ESTF)

**Meeting Date:** 24 August 2020 – 10H30 – 12H30 CET as Skype-For-Business conference call

**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 003-20)

The ESTF co-Chairs Messrs R. François and J-Y. Jacquelin welcomed all meeting participants to the 13th ESTF meeting. The agenda was approved unchanged and can be published on the EPC Website.

### 2. EPC Payment Scheme Management Rules: process after an EPC SEPA payment scheme rulebook public consultation and the role of the ESTF (EPC 207-14 + workflow)

The workflow document outlining the regular EPC SEPA payment scheme rulebook change management cycle highlighted the different phases in this cycle and the role the ESTF plays in the cycle.

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

- A short description of each CR
- The SEMWG recommendation given for the public consultation
- The results and the comments noted from the public consultation and
- The formal SEMWG Change Proposal per CR

This ESTF meeting is important as it must agree on a formal ESTF position for each 2020 CR. For this action, the ESTF 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 ESTF and the EPC Scheme End-user Forum (SEUF) on each 2020 CR together with the input from the various stakeholders during the public consultation, will then be presented at the September 2020 meeting of the EPC Scheme Management Board (SMB). Based on these different positions, the September 2020 SMB meeting will decide which CRs are taken up in the next version of the EPC SEPA payment scheme rulebooks to be published in November 2020.

The ESTF supported the following approach to discuss the CRs and to determine an ESTF position:

- Firstly, the EPC co-Chair and the ESTF secretariat address the possible way forward for the following CRs as they affect all four SEPA payment schemes:



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- Item #20 on the migration to a newer version of the ISO 20022 messaging standard
- Item #16 on the attribute number alignment across the four rulebooks
- Afterwards, for the specific CRs per rulebook, the ESTF members will be invited to indicate which CRs they wish to discuss in further detail. The ESTF members will also have the opportunity to raise comments or objections to the SEMWG change proposals for the concerned CRs.
- Finally, the EPC co-Chair and the ESTF secretariat will highlight a few CRs that could be of interest to the ESTF.

Some CRs and the related SEMWG change proposals for one specific SEPA payment scheme also apply to (one of) the other three SEPA payment schemes. The ESTF members agreed with the assumption that an ESTF position taken for a CR under a given scheme also applies for that same CRs for (one of) the other three SEPA payment schemes unless otherwise agreed.

### **3. Public consultation outcome and way forward for the CRs #20 and #16**

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

If the September 2020 SMB meeting would approve this CR as-is, it would enter into force in November 2022 to separate this (major) message format change from functional and business changes that will become effective in November 2021.

A majority of EPC scheme participants and other contributors to the 2020 public consultation supported the SEMWG recommendation that this CR can be part of the scheme.

However, some stakeholders and some large PSP communities opposing to it suggest the implementation in November 2023 or 2024. One major justification of their position is the decision of SWIFT to postpone the kick-off of the migration of its FIN messages to the ISO 20022 message standard, from November 2021 to November 2022. The second justification to ask for a delay of this ISO version migration, was a pending Eurosystem decision<sup>1</sup> to retain the current November 2021 migration date for Target2 or to postpone it to a later date. These contributors highlight that these other migration projects have a considerable impact on their resource planning.

The SEMWG supports the need for the four EPC SEPA payment schemes to migrate to the 2019 version of the ISO 20022 standard. But with the decisions taken by SWIFT and the Eurosystem during and after the public consultation and the comments received during the public consultation, the SEMWG considers it is not in a position to make a widely supported proposal to migrate to the 2019 version of the ISO 20022 standard in November 2022. Nor can it propose an ISO version migration date in 2023 or later as such later date has not been presented first in a three-month public consultation. The SEMWG will invite the SMB to decide by when the EPC payment scheme rulebooks should migrate to a newer ISO 20022 version.

The EPC co-Chair firstly asked if the ESTF supports the idea of migrating the EPC SEPA payment schemes to a newer version of the ISO 20022 standard. No ESTF member objected to this.

Each individual ESTF member was then asked to report his/her preference for a migration to the 2019 version of the standard by November 2022 or by November 2023. The following outcome was noted from the ESTF members present at that point in time of the conference call: eleven

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<sup>1</sup> After the closure of the public consultation on the 2020 SEPA payment rulebook change requests, the Eurosystem decided to postpone the Target2 migration to 2022.



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members favour November 2022, three members support November 2023, and two members took a neutral position.

The ESTF members in favour of such migration by November 2022 made the arguments below:

- It sets the scheme on a newer standard. This allows scheme participants to support new payment features (e.g., SEPA Request-To-Pay) on that new standard as of November 2022. It allows the EPC as scheme owner to work out new features based on this new standard for the 2023 SEPA payment scheme rulebooks.
- It is a good occasion for the scheme participants to concentrate all ISO migration/version migration projects in one single go.
- It aligns the ISO version of the scheme with the one applied for other major payment market infrastructures.

The minority of the ESTF members supporting November 2023 date reported that 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. This would allow the scheme participants to spread out the workload in planning and implementing the various major ISO 20022 migration projects across more years. Implementing such ISO (version) migrations in one single go requires the migration of a lot of interbank messages. The list of major projects the PSPs must implement in 2022 is already quite full.

The ESTF unanimously stated that such migration should not happen in November 2024 or later. Otherwise, the SEPA payment schemes will be based on a 15-year (or more) old ISO version which limits the schemes in its capacity to meet the current market needs.

Finally, the entire ESTF agreed with the recommendation that the EPC also starts setting up a policy or procedure to migrate the schemes on a structural and more regular basis to a newer ISO 20022 version.

#### **#16 - Alignment of all attribute numbers across all EPC SEPA payment scheme rulebooks**

The large majority of EPC scheme participants and other contributors to the 2020 public consultation supported the SEMWG recommendation that this CR can be part of the scheme.

The SEMWG proposal is that the entry-into-force date of the item #16 is identical to the one for item #20. Although both CRs are not functional changes to the schemes, they represent a huge workload for scheme participants and other stakeholders in their applications, systems and technical documentation. To allow the market players concerned to optimize the resources needed to do these changes, both CRs should be implemented at the same time.

If the SMB does not support the entry-into-force date of November 2022 for the item #20, then the item #16 should not become effective in November 2022 either. The ESTF supported that position and had no comments to this CR.

#### **4. SCT rulebook public consultation: SCT Change Proposal Submission document and the ESTF position (EPC 116-20, EPC 150-20)**

The ESTF members did not indicate a wish to discuss certain SCT CRs in further detail nor raised concrete comments or objections to the SEMWG proposals for each SCT CR.

The ESTF secretariat then highlighted a few SCT CRs that could be of interest to the ESTF whereby some of them also apply to (one of) the other three SEPA payment scheme rulebooks:



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

The SEMWG supports this CR to allow making SCT and (SCT Inst) Recalls with the 'Fraud' reason code up to 13 months after the debit date of the initial SCT (Inst) instruction. The current ten Banking Business Days continue to apply for the reasons 'Technical reason' and 'Duplicate'.

### **#14 - Inclusion of extra interbank rules in the SCT Inquiry procedure**

In the run-up to the November 2019 go-live date of the SCT inquiry procedure, the EPC received several clarification requests on how to correctly interpret this new procedure. In May 2019, the EPC published the version 1.4 of the Clarification Paper on SEPA Credit Transfer and SEPA Instant Credit Transfer Scheme Rulebooks providing further clarifications and schematic workflows.

The SEMWG supports this CR as it will include these clarifications and workflows as formal business rules in the 2021 SCT rulebook.

### **#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. The CR proposes a new dataset that relies on an ISO 20022 message. The SEMWG supports this CR.

### **#27 - Linking an SCT transaction with a preceding Request-To-Pay (RTP) message**

The CR aims to link an SCT (Inst) instruction and transaction with a preceding Request-To-Pay (RTP) message. This allows the parties that create and further process the SCT (Inst) instruction, to make a distinction between an SCT (Inst) instruction resulting from the receipt and acceptance of an RTP message, and other SCT (Inst) "standalone" instructions. The SEMWG supports this CR.

Some ESTF members just questioned whether an existing field would be used to highlight such RTP-triggered SCT (Inst) instruction or instead an additional field would be put in place. One ESTF member remarked that copying the End-To-End ID from the RTP message into the End-To-End ID field of the SCT (Inst) pain.001 and pacs.008 message may not work. The End-To-End ID of the pain.001/pacs.008 can only be assigned by the Originator (payer) himself. It cannot be the ID from another party. The EPC co-Chair will address this point to the EPC SEPA RTP Task Force.

### **#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 vast majority of EPC scheme participants and other contributors to the 2020 public consultation indicated that this CR cannot be part of the scheme.

The SEMWG does not support this CR either. There is no (or not always a) real-time 24/7/365 infrastructure available to exchange this type of message between all SCT scheme participants.

## **5. SCT Inst rulebook public consultation: SCT Inst Change Proposal Submission document and the ESTF position (EPC 117-20, EPC 150-20)**

The ESTF members did not indicate a wish to discuss certain SCT Inst CRs in further detail nor raised concrete comments or objections to the SEMWG proposal for each SCT Inst CR.



The ESTF secretariat then highlighted a few SCT Inst CRs that could be of interest to the ESTF:

### **#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 item #21 from the EPC itself proposes a **recommended** Bank-to-Customer chapter as part of the mandatory Customer-to-Bank (C2B) Implementation Guidelines (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.

Out of the public consultation, the SEMWG noted diverging views between the EPC scheme participants and some other contributors on its enforceability (recommended vs. mandatory).

A majority of EPC scheme participants to the 2020 public consultation does not support the inclusion of the item #18 in the scheme. They referred instead to the item #21 as preferred way forward. However, some other contributors supported the item #18. Based on these public consultation feedback, the SEMWG does not support item #18. It proposes to include item #21 in the 2021 SCT Inst rulebook.

One ESTF member suggested extending this CR to the SCT scheme as well. Other ESTF members remarked that such notification message supports SCT Inst use cases only. The EPC co-Chair nevertheless noted this suggestion as a possible CR for the next SEPA payment rulebook change management cycle to achieve alignment between both rulebooks.

**AP 13.01** EPC to consider a 2022 change request for the SCT scheme based on the 2020 change request item #21

### **# 19 - Possibility to Provide a Future Execution Date and Time**

The Originator cannot send an SCT Inst instruction (pain.001) with a future execution date & time under the 2009 version of ISO 20022. This is possible only as from the 2018 version of ISO 20022.

This CR from the EPC itself proposes that the mandatory SCT Inst C2B IGs contain the 2019 version of the pain.001. Those scheme participants offering SCT Inst instruction initiation services based on the ISO 20022 messaging standard, would then have to implement and support the pain.001 in the 2019 version of ISO 20022.

This CR is independent from CR # 20. In case item #19 is supported, this feature can be used as of November 2021. Based on the input from the public consultation, the SEMWG supports this CR.

One ESTF member wondered about the concrete market demands for such feature. Other ESTF members clarified through concrete use cases (e.g., the execution of salary payments at a concrete point in time) the need for this extra element.

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

### **#37 - New service 'instalment payment'**

### **#38 - New service 'instant customer refund'**

These CRs were submitted by EuroCommerce.

The SEMWG recommendation for these three CRs for the public consultation was that the SCT Inst transaction can only be authenticated with a final and irrevocable amount. For the items #36 and



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#37, a more suitable solution could be the future SEPA Request-To-Pay (SRTP) scheme in a combination of e.g., a maximum amount or a reservation. For item #38, an alternative would be the SRTP scheme whereby the consumer submits an RTP message to the merchant triggering a SCT Inst transaction.

Out of the public consultation, the vast majority of scheme participants supported the SEMWG recommendation that these CRs cannot be part of the scheme. The future SRTP scheme of the EPC can support these use cases.

However, some other contributors do favour these CRs. They consider that such feature should be part of the SCT Inst scheme rulebook and not just limited to the SRTP scheme. They point out that otherwise service providers wishing to support such use cases would have to adhere to the SRTP scheme which would drive up costs and operational complexity.

The SEMWG is of the opinion that these contributors have a different interpretation about the functioning of the SRTP scheme. The SEMWG recommends that the EPC bodies involved in the development of the SRTP rulebook approach these stakeholders to clarify the SRTP scheme.

The EPC co-Chair explained that in the third week of August 2020, the EPC and EuroCommerce had a discussion dedicated to these three CRs. The outcome of that discussion was that the use cases under the items #36 and #37 would be covered by the second version of the SRTP scheme to be published in November 2021.

As for item #38, the EPC and EuroCommerce agreed to hold a technical discussion in September or October 2020 to determine to what extent the SCT Inst scheme could support such use case while keeping in mind the characteristics of SCT Inst as payment instrument and any restrictions set by the relevant EU legislations. However, any further change could only be implemented in a subsequent version of the SCT Inst rulebook.

#### **6. SDD Core and B2B rulebook public consultation: SDD Core and SDD B2B Change Proposal Submission documents and the ESTF position (EPC 118-20, EPC 119-20, EPC 150-20)**

The ESTF members did not indicate a wish to discuss certain SDD Core or B2B CRs in further detail nor raised concrete comments or objections to the SEMWG proposal for each SDD Core and B2B CR.

The ESTF secretariat then highlighted some SDD Core & B2B CRs that could be of interest to the ESTF:

#### **#24, 25, 45 & 48 - New SDD R-Transaction Reason Codes**

The SEPA End-Date Regulation allows Debtors to block their account for SDD in four reasons:

- Whitelist in use; creditor and/or mandate not listed
- Creditor blocked
- Maximum number of Direct Debit transactions within a certain period is exceeded by the Creditor
- Transaction exceeds a maximum amount

The SDD rulebooks currently foresee just one reason to cover all four reasons (SL01; “Due to specific service offered by the Debtor Agent”). These CRs propose to introduce specific codes for these four (optional) reasons. Each party involved then informs the other about a more accurate Debtor-driven r-transaction reason. The Creditor can act/communicate in line with (one of) the four possible blocking options as used by the Debtor. The same CR was made in 2016 and 2018.



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The SEMWG did not give a concrete recommendation for the public consultation as the generic code SL01 is frequently used in some SEPA countries. The SEMWG looked forward to the feedback from the SDD scheme participants and SDD payment end-users on these CRs during the consultation.

The vast majority of EPC scheme participants indicated that these CRs cannot be part of the scheme. Based on the number of the respondents not supporting these CRs, the SEMWG proposes not to include these CRs in the 2021 SDD Core and B2B rulebooks.

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

### **A. Adherence status and projections (EPC 148-20)**

By November 2020, the SCT Inst scheme must 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 and
- Represent a majority of PSPs within a majority of Member States.

The August 2020 adherence figures show that 56 percent of SCT scheme participants across SEPA are also SCT Inst adherents. When looking only to the EU this rate raises to 62 percent, and to 66 percent when focusing only on the EU euro zone.

Based on these adherence figures, only the first condition is fully met. Only five Member States currently meet the second condition. Even with the new SCT Inst adherents expected to come by November 2020, it is very unlikely that the second condition will be reached. The EPC Director General nevertheless stressed that already 12 EU countries currently exhibit a (broad) majority of payment accounts reachable for SCT Inst.

The EPC continues to promote the adherence to the SCT Inst scheme through its various channels and is in regular dialogue with the European Commission and the ECB about the adherence rate.

### **B. Interoperability between SCT Inst scheme compliant CSMs (oral report)**

The EPC noted the announcement from the ECB in July 2020, stating that all SCT Inst scheme participants being reachable in Target2 should also become reachable in a TIPS account, either as a participant or as reachable party. Also, all CSMs offering instant payment services should migrate their technical accounts from Target2 to TIPS.

The CSM representatives in the ESTF reported that they now look forward to the first discussions with the ECB on how this could be achieved.

### **C. Issues from scheme participants about the current SCT Inst processing (oral report)**

Some CSM representatives reported that the adoption to the new SCT Inst maximum amount as of July 2020 went very well. The volume of SCT Inst transactions continues to increase, the quality of the provided SCT Inst transactions improves as reflected in the decrease of the number of R-transactions, and the processing time is getting better (now on average between one and two seconds).

One CSM representative nevertheless noted an increase in the number of occasions at which some SCT Inst scheme participants are temporarily unreachable. To this point, another CSM representative suggested implementing a standard communication between CSMs to report to the Originator Bank that a SCT Inst Beneficiary Bank is temporarily unreachable.



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#### **D. Prospects for further use of SCT Inst by payment end-user groups (oral report)**

The expected possibility of a future SCT Inst transaction execution date and time will support certain use cases as reported earlier during this meeting. Other members reported an expected strong growth of SCT Inst in certain eurozone countries (e.g., the Netherlands).

The speed of the adopting SCT Inst for several use cases picks up. An example is that SCT bulk files will more and more be processed overnight as SCT Inst transactions. Such SCT bulk files represent about 80 percent of the total SCT volume.

#### **E. Current obstacles to the broader use of SCT Inst (oral report)**

The ESTF did not report any obstacles.

#### **F. Possible ESTF recommendations about the SCT Inst scheme and processing to EPC and scheme participants (oral report)**

The ESTF members had no concrete recommendations for the EPC at this point in time.

#### **8. One-Leg Out (OLO) credit transfers entering or leaving SEPA: internal EPC discussion (oral report)**

At the end of 2019, the EPC Board decided to establish an ad-hoc Task Force (OLO TF) to investigate the issue of “one-leg out” euro credit transfer transactions entering or leaving SEPA.

The OLO TF will provide the September 2020 EPC Board meeting with a first report on the business and end-to-end operational aspects and consequences of and scenarios for supporting such incoming and outgoing euro OLO (instant) credit transfer transactions. This TF is expected to present a few recommendations on what the EPC could potentially undertake for such types of payment transactions.

One ESTF member felt that this topic should be higher on the EPC agenda. This topic receives a lot of attention from the Bank of International Settlements, the G20 and the European Commission. There are also developments at the level of the payment market infrastructures (e.g., SWIFT gpi initiative) and it would be good if such initiatives could converge. The EPC Director General responded that the EPC Board considered this to be a strategic topic.

#### **9. SEPA Request-To-Pay (SRTP) developments: status (oral report)**

The three-month public consultation on the draft SRTP scheme rulebook runs until 30 August 2020. During the period September-October 2020, the SRTP Task Force will review the comments from this consultation and work out the first formal version of the SRTP scheme rulebook and the related implementation guidelines (IGs). Eligible non-PSPs will be able to adhere to the SRTP scheme as well.

The first version of the SRTP scheme rulebook and the IGs will be published in November 2020 and the SRTP scheme participants will be able to use the SRTP scheme at once. The EPC will then immediately start with the development of the second version of the SRTP rulebook covering more SRTP features (e.g., payment instalments, payment guarantee). This second version will be ready by November 2021.

The EPC will undertake all necessary actions to promote, to monitor and regularly report developments about the SRTP scheme. It will also collect SRTP volumes from those infrastructures offering SRTP processing services.



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### **10. Mobile initiated SCT (Inst) interoperability IGs: status (ESTF 004-20)**

The EPC has recently issued several SEPA mobile-payment related documents which are publicly available on the EPC website. The document ESTF 004-20 provides the ESTF with the latest update on EPC documents about mobile initiated SCT (Inst) payments.

During the past year, the EPC published the following documents:

- EPC 109-19 v1.0: White paper non-NFC based Mobile SEPA Card Proximity Payments
- EPC 269-19 v1.0: Mobile Initiated SEPA (instant) Credit Transfer Interoperability Guidance (MSCT IG)
- EPC 312-19 v1.0: Technical interoperability of MSCTs based on payee-presented data
- EPC 096-20- v0.14: Technical Interoperability of MSCTs based on payer-presented data

The documents EPC 312-19 and EPC 096-20 analyse in detail the technical interoperability aspects related to mobile phone initiated SCT and SCT Inst transactions at the PoI based on payee-presented data and on payer-presented data respectively. The document EPC 096-20 has been subject to a public consultation until end July 2020. Comments from this consultation are now being reviewed. There is coordination with the corresponding Working Group of the European Retail Payments Board (ERPB).

The ESTF had no further comments.

### **11. Brexit: status (oral report)**

The UK is now formally a non-EEA country but is still considered as if it were an EEA-country during a transition period ending on 31 December 2020.

The EPC revisited again the Brexit situation with UK Finance in early July 2020 and published a news item on the EPC website given the latest Brexit developments. This EPC action resulted from the fact that the UK did not apply for an extension of this transition period by the end of June 2020.

This means that as per 01 January 2020 additional specifications stipulated by the applicable EU Funds Transfer Regulation must be complied with, i.e. SEPA transactions involving a payment account held at an UK-based SEPA payment scheme participant must include the full address details of the payer/debtor.

### **12. Proposed 2021 meeting dates: 24 March and 09 September**

The ESTF agreed to convene on 24 March and 09 September 2021.

### **13. AOB**

Mr J-Y. Jacquelin as EPC co-Chair of this Forum announced that he will go on pre-retirement at the end of 2020 following some reorganizations at his employer and will resign from all his mandates at the EPC by the end of 2020. He wished all ESTF members a lot of success in their respective SEPA-related projects.

On behalf of the EPC and of this Forum, the EPC Director General warmly thanked Mr Jacquelin for his contributions and commitment to the EPC, this Forum and to SEPA during all those years and wished him a well-deserved retirement.

There was no other business raised or discussed.



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#### 14. Date of next meeting and closure of the meeting

The next ESTF meeting will take place on **24 March 2021** from 10h30 to 15h00 at the EPC secretariat premises in Brussels. In case COVID-19 related circumstances do not allow the EPC to organize this meeting physically, the meeting will be held as a Skype-For-Business conference call.

#### List of open action items after 13<sup>th</sup> 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
13.01	SCT	Consider a 2022 change request for the SCT scheme based on the 2020 change request item #21	EPC	End 2021



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List of participants – 13<sup>th</sup> ESTF Meeting

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Name	Institution	Attendance
<b>EPC scheme Evolution and Maintenance (SEM) Working Group</b>		
Jacquelin Jean-Yves (SEMWG Chair) ( <i>ESTF co-Chair</i> )	Erste Bank (Austria)	YES
Schindler Axel	BVR (Germany)	YES
<b>SEPA Scheme compliant Clearing and Settlement Mechanisms (CSMs)</b>		
Renault David	EBA Clearing	YES
Pfeffer Walter	GSA	YES
Langa Jose-Luis	Iberpay	YES
Eskestad Rasmus	Nets	YES
Marchetta Angelo	SIA	Apologies
Sequeira Luis	SIBS	Apologies
Beltran José	STET	YES
Dinacci Fabrizio	TIPS	Apologies
<b>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</b>		
Bouille Isabelle	SWIFT	No
<b>Representatives of (European associations of) technical players</b>		
Astarita Daniele	ACI Worldwide	YES
Francois Raphael ( <i>ESTF co-Chair</i> )	Azzana	YES
Czimer Jozsef	Capsys	YES
Bär Fred	EACHA	YES
Carlos Blanco (Eurobits)	European Third Party Providers Association (ETPPA)	Apologies
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
Heinze Volker	UNIFITS	YES
<b>Guests</b>		
Buchan Neil (replacing Bouille Isabelle)	SWIFT	YES
Denis Olivier	FIS Global	YES
<b>European Payments Council</b>		
Goosse Etienne	Director General	YES
Clarebout Bart	ESTF Secretary	YES