

Minutes

STP MSG 002-23

Version 1.0

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Public



European
Payments Council

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Approved

Minutes 3rd Meeting – EPC Scheme Technical Player Multi-Stakeholder Group (STP MSG)

Meeting Date: 29 March 2023 – from 10H00 to 15H00 CET as a physical meeting at the EPC secretariat premises in Brussels

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 (STP MSG 001-23)

The EPC Director General Mr E. Goosse welcomed as acting STP MSG Chair all meeting participants¹ to the third STP MSG meeting. The reasons were that i) Mr F. van Beers being the STP MSG co-Chair representing the EPC could not chair this meeting due to an important meeting within his organization, and ii) Mr D. Chance being the second STP MSG co-Chair representing the scheme technical players stepped down as STP MSG co-Chair at the end of 2022.

Mr. E. Goosse further explained that this would be his last STP MSG meeting as he will retire at the end of March 2023. Mr G. Andreoli succeeding Mr Goosse as EPC Director General as of 01 April 2023 shortly introduced himself.

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

2. Election of a new STP MSG co-Chair by and among the scheme technical player representatives

At the end of 2022, Mr D. Chance from Fiserv stepped down as co-Chair representing the technical players within the MSG as he no longer works for this technical player.

Therefore, the EPC launched a call for candidate co-Chairs among the existing technical player representatives within the MSG. Following that call which ended on 17 March 2023, the EPC received the following nominations in writing:

Name	Institution	Country
Mario Reichel	PPI AG	Germany

The present MSG members representing scheme technical players were asked whether they wanted a secret vote about the candidacy of Mr M. Reichel. These MSG members expressed no need for such secret vote. None of the MSG members expressed any objection or abstention about Mr Reichel becoming the second STP MSG co-Chair.

An updated STP MSG membership list will be published on the EPC Website.

¹ Some STP MSG members based in France participated to this meeting via MS Teams due the train strikes in France on this meeting day.



- 3. SRTP scheme rulebook versions 2.0/2.1/3.0 (Pres EPC014-23)**
- 4. SRTP related API Specifications**
- 5. SRTP related API Security Framework**
- 6. SRTP Homologation Body**

The status about these points were covered in the presentation Pres EPC014-23.

2021-2022 achievements

The version 2.0 of the SRTP scheme rulebook was published in November 2021 and includes new features. One MSG member questioned whether besides allowing the inclusion of an URL in SRTP messages, such URL could also be included in the payment schemes.

The EPC Director General explained that the relevant EPC body is studying the potential inclusion of URLs in payment messages. Another MSG member added that the use of URLs is less sensitive in SRTP messages compared to payment messages. Furthermore, the use of URL under the SRTP scheme is an option and the Payer's RTP Service Provider can still remove the URL data before proceeding further with the SRTP message.

The EPC RTP Task Force (TF) also developed JSON APIs, based on translated XML messages. In parallel, the market can also develop their own SRTP related APIs. The 1st version of the EPC's default SRTP API specifications were published in June 2022. As of 30 November 2023, the SRTP scheme participants must be able to at the minimum exchange SRTP messages based on APIs. The SRTP scheme participants are already free to use APIs now (i.e. EPC default APIs or APIs developed by other market players).

The version 3.0 of the SRTP scheme rulebook was published on 24 November 2022 and supports several new features such as among others enrolment and activation processes, redirect option and request for instalment payments.

To complement the 1st version of the EPC's default SRTP API specifications, an SRTP related API Security Framework was published on 15 December 2022. This document lists the minimum security-related requirements applicable to the SRTP scheme participants using APIs.

The API Security Framework will become mandatory for all SRTP scheme participants on 30 November 2023, together with the capability to at the minimum use APIs for the exchanges between the SRTP scheme participants.

With respect to the SRTP homologation process, the EPC appointed an independent homologation body in August 2021. Five different homologation types have been agreed.

Two homologation types have already been launched: i) the Standard homologation, and ii) the Simplified A homologation, for the applicants that have already gone through a relevant formal authorisation/licensing process, and/or are subject to specific regulatory/supervisory requirements. Three other homologation types will be launched by the end of April 2023.

The EPC received five adherence requests so far. To date, two applicants have been successfully homologated and were published in the EPC Register of SRTP Participants. Three other applicants have been duly identified and were sent to the homologation body to proceed with the homologation process.



Next steps

A new version of the API Security Framework document including the requirements related to the SEPA Payment Account Access (SPAA) scheme will be published by the end of March 2023.

The RTP TF is working on a new version of the SRTP scheme Clarification Paper based on the version 3.0 of the SRTP scheme rulebook. This version will be published by the end of May 2023.

A new version of the SRTP scheme Risk Management Annex based on the version 3.0 of the SRTP scheme rulebook is being developed. This version should be available by the end of May 2023.

The first part of the SRTP scheme Implementations Guidelines (IGs) was published on 3 March 2023. The second part of the IGs, including the Enrolment/Activation (E/A) optional REDA messages should be published by November 2023.

Consequently, the new version of the EPC's default SRTP related API specifications based on the version 3.0 of the SRTP scheme rulebook and on the IGs should be published by the end of May 2023 for the first part, and by November 2023 for the second part (including the optional E/A messages).

The launch of the following three new homologation types is ongoing:

- Homologation of the Technical Solution Providers;
- Simplified B homologation (for the applicants using a homologated Technical Solution Provider (i.e., a Referenced Technical Solution Provider (RTSP)));
- Simplified A+B homologation (for the applicants that are using a RTSP and have already gone through a relevant formal authorisation/licensing process, and/or are subject to specific regulatory/supervisory requirements).

The SRTP scheme participants that would use market APIs would be obliged to ensure at least a translation into the EPC default SRTP APIs when exchanging messages with other scheme participants not using the same type of APIs. These participants must 'understand' incoming EPC default API calls and be able to respond with the EPC default API responses.

The SRTP scheme will now follow a regular maintenance cycle of two years (aligned with the EPC payment schemes' cycles). Therefore, a call for change requests runs until 29 December 2023. The version 4.0 of the SRTP scheme rulebook should be published by the end of November 2024, subject to the approval of the EPC Board.

Finally, In the context of the SRTP scheme and of any EPC scheme that will use APIs, the EPC sees the need for an Operational Scheme Manager (OSM) to ensure the effective functioning of the scheme. The OSM should play an operational role to enable a smooth and secure functioning of the SRTP scheme when using APIs. To this end, the OSM should collect and make available data about the scheme participants (URL, address, identifier, role...).

The EPC issued a Request for Information (RFI) to find a Directory Service Provider to play the role of OSM. Based on the outcome of that RFI, the May 2023 EPC Board meeting will be presented with a concrete proposal on the way forward regarding the role of OSM for the SRTP scheme and any other EPC scheme that will use APIs.



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Discussion among MSG members

Some MSG members wondered when the EPC would foresee a period to stabilize the SRTP scheme. They saw the SRTP scheme now as a sort of ‘moving target’. Stability in the SRTP scheme would facilitate its adoption by the market.

The EPC representatives did well understand this observation. They explained that the current SRTP scheme has had a very long development journey starting 6 years ago being a ‘green field’ project. The SRTP scheme is a completely new type of scheme within SEPA. It required e.g., a complete homologation process, API specifications etc.

They further reported that the version 3.0 of the SRTP scheme rulebook is now a stable version allowing the EPC to switch to a two-year change management cycle. The SRTP scheme can now go into a more maintenance mode. Secondly, the EPC will hold a webinar in the 2nd semester of 2023 to highlight the achieved completeness and stability of the SRTP scheme. This should give the market players interested in developing or using SRTP scheme-based services the necessary comfort to start working out a stable SRTP business case and SRTP use cases.

7. SRTP scheme roll-out

A. SRTP adherence status and projections (oral report)

An update was given under the previous agenda points.

B. Prospects for and current obstacles to the further use of SRTP by payment end-user groups + possible STP MSG recommendations

The MSG members reported no concrete prospects or obstacles.

8. SCT Inst scheme roll-out

A. European Commission Proposal on Instant Payments: expected impact on SCT Inst scheme (EPC 083-23)

The EPC conducted an impact assessment of this European Commission (EC) initiative on the current stipulations of the 2023 SCT Inst scheme rulebook, the related Risk Management Annex (RMA) and Implementation Guidelines (IGs), entering into force on 19 November 2023.

Starting point of the SCT Inst transaction processing timespan

The starting point of the proposed 10 seconds timespan is much earlier than what the SCT Inst scheme rulebook stipulates. This would include any transactional sanction screening that some SCT Inst scheme participants may still have to do, a Confirmation of Payee (CoP) check, upfront currency conversions, and other validation services. Furthermore, how should this timespan deal with instant payment (IP) orders having a future execution date and/or time?

The EPC pointed out the consequences of this difference in the concrete starting point for executing IPs between the EC proposal and the SCT Inst scheme rulebook, to the EC for its consideration.

The SCT Inst scheme also foresees an SCT Inst transaction execution time-out deadline of 20 seconds after the Time Stamp to cover exceptional cases. The EPC asked the EC whether the proposed 10 seconds are the maximum timespan or whether an extra margin of a few seconds would be allowed to cover some exceptional cases (e.g., for a sudden connection or system failure at an actor in the Inter-PSP space).



Mandatory reachability

Credit institutions offering regular euro credit transfer services, must also offer instant euro credit transfer services by a certain date. The PSPs concerned must support IP orders as a sending PSP and as a receiving PSP as from two distinct implementation dates.

The SCT Inst scheme rulebook currently sets a minimum reachability obligation for interested PSPs, i.e. the PSPs must support the SCT Inst scheme as a minimum as a Beneficiary PSP.

However, some existing and future SCT Inst scheme participants are not/will not be established in an EEA SEPA country (PSPs based in e.g. AN, CH, MC, SM, UK, UK Crown Dependencies). These scheme participants will not be affected by this dual reachability obligation. Careful re-wording will need to be applied in the SCT Inst scheme rulebook.

Sanction screening

The EC proposes that a sanction screening on a transaction-per-transaction basis is no longer necessary for IPs. Instead, the PSPs offering IP services to their customers must do a very frequent screening of their customer databases against EU sanction lists.

This proposal has no impact on the SCT Inst scheme rulebook itself. Regarding the SCT Inst RMA, this new form of sanction screening will impact certain business risks.

Even though at first sight this proposal is a major simplification for sanction screening, there are circumstances where the aimed beneficial effects of this proposal will not be fully reached:

- The existing and future non-EEA SEPA country-based SCT Inst scheme participants may not benefit from this proposed measure;
- Some existing and future EEA SEPA country-based SCT Inst scheme participants will still have to screen on an individual transaction basis due to their licensed financial service offerings in one or more non-EEA SEPA/non-SEPA country jurisdictions;
- Is a daily check of the customer database still necessary when that customer database as well as the EU sanctions lists themselves have not changed since the previous business day?

The EPC sought further clarification about these three bullet points from the EC.

Confirmation of Payee (CoP)

The EC proposal on IPs includes a requirement for all PSPs offering the service of IPs in euro, to offer a service enabling customers to be notified when a mismatch is detected between the Beneficiary's name and IBAN, as supplied by the Originator (a so-called Confirmation of Payee (CoP) service).

A mandatory CoP service will certainly impact certain business risks in the SCT Inst RMA. This EC proposal has a potential major impact for the SCT Inst scheme rulebook. There is no such CoP feature within the current SCT Inst scheme rulebook.

The EPC is aware that there are already CoP solutions at the disposal of PSPs in certain countries. It also realises that the current EC legislative proposal on IPs with respect to CoP may still be subject to changes.

The EPC nevertheless considers that it could potentially play a role in the development of CoP services at SEPA level. It currently intends to develop a CoP concept irrespective whether such CoP concept would be:

- Part of the SCT Inst scheme;



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- Part of an existing SEPA payment-related scheme (e.g., SEPA Proxy Look-up (SPL), SRTP or SPAA scheme); or
- A new EPC scheme or standard.

Such elaborated concept will be created by a dedicated internal EPC CoP Task Force and if proven feasible and market relevant, it would then be submitted to the market for a three-month public consultation.

The EPC intends to work first on the **‘What’** (i.e. the contents) and scope of its CoP concept. Subject to the input obtained from a public consultation and the latest developments of the EC legislative proposal on IPs at a future point in time, the EPC would then finalise its CoP concept and determine the **‘How’** of that concept i.e. the appropriate ‘instrument’ to position this CoP concept in the market.

MSG discussion

Some MSG members were of the view that an EPC CoP concept should lead to a standalone scheme. A CoP scheme would then be fully flexible and would be able to support several use cases. Other members felt that a CoP concept should be rather embedded within the SCT Inst scheme.

Apart of the “What’ and the “How”, one MSG member also asked for the “When” of a possible EPC CoP concept made available to the SEPA market. The EPC Director General explained that the EPC did not want to wait until the final legislative text on IPs is adopted to start working on a possible EPC CoP concept.

One MSG member pointed that the French National Central Bank expressed a recommendation that a CoP service is also applied to SCT transactions.

Another MSG member remarked that one should not speak about the existing CoP ‘solutions’ as they are to be considered as schemes. Such CoP schemes are already operational in e.g., France, Italy and the Netherlands and some of these CoP schemes already interoperate with each other.

This MSG member strongly suggested the EPC to invite these and other existing CoP schemes to the activities of the EPC CoP TF. The EPC Director General replied that the TF is given the freedom to consult existing EPC Multi-Stakeholder Groups and/or individual stakeholders (e.g., existing CoP solution providers and CoP scheme managers) as it deems relevant.

Another MSG member questioned how bulked SCT Inst orders could be possibly processed within the proposed 10 seconds timespan. The EPC Director General replied that the scheme is channel agnostic and defines only a basic set of specifications for payers wishing to use the ISO 20022 standard-based pain messages. Each payer will make an agreement with its PSP about the timespan during which such (sometimes very large) payment order files should be processed.

B. Adherence status and projections (EPC 037-23)

The adherences gradually but slowly increase. The SEPA payment scheme adherence ratio between SCT and SCT Inst scheme participants is 61%. This ratio is already 71% when one looks to the eurozone only. In 16 eurozone countries, a majority of payment accounts is reachable for SCT Inst. About 1.000 PSPs in the EEA would still have to adhere to the SCT Inst scheme under the proposed EC legislative initiative. The MSG members had no further comments.



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C. Prospects for and current obstacles to the further use of SCT Inst by payment end-user groups (oral report)

One MSG member highlighted that corporates payment service users (PSUs) cannot submit SCT Inst orders in bulk. The EPC Director General pointed out once more that the SCT Inst scheme is channel agnostic. The EPC Director General could then only assume that the Spanish PSPs do not yet offer such SCT Inst bulk payment service.

Another MSG member highlighted that the main obstacles are currently the SCT Inst scheme reach and the maximum amount per SCT Inst instruction. The EPC Director General was of the view that the EC proposal on IPs certainly addresses the first obstacle and possibly also the second obstacle. The Annex to the current SEPA End-Date Regulation sets a maximum amount of 999.999.999,99 EUR. In his view, this Annex under the future amended SEPA End-Date Regulation would then equally apply to instant credit transfers.

9. How to maintain the SEPA payment schemes future-proof: call for STP MSG candidates for a multi-disciplinary Work Block (EPC 084-23, EPC 054-23)

The MSG members received the Terms of Reference of a proposed short-term multi-disciplinary Work Block to determine how to keep the EPC payment schemes future proof in light of recent developments in the payment market environment and of the wider variety of actors playing a role in the payment chain.

Back in the early 2000s, the SEPA payment schemes were built on a basic four-corner model. Now, other market players (marketplaces, Third Party Providers (TPPs) using APIs to access payment accounts, etc) are active as well in the SEPA payment value chain. When payees use a commercial trade name this information needs to be provided alongside their legal name to facilitate reconciliation by the payers. PSUs may wish to transmit more payment-related information in the payment messages for which appropriate scheme attributes are missing.

In a first phase, the Work Block must identify all issues encountered due to the current more complex and longer end-to-end SCT, SCT Inst, SDD Core and SDD B2B payment chains. In a second phase, the Work Block must then determine whether and to what extent the EPC payment schemes can be amended to meet these more complex information needs.

The Work Block is expected to produce a report of recommendations on how to ensure that the EPC payment schemes remain future-proof. Such report should be finalised by the end of September 2023. This report will give the EPC the possibility to agree on rulebook change requests for the 2024 EPC payment scheme rulebook change management cycle or for later cycles.

The EPC foresees up to five representatives from the Scheme End-User (SEU) MSG and up to five representatives from the STP MSG, to be part of this Work Block. The MSG members were invited:

- To share their views on issues and topics outlined under section 2 of the document EPC 084-23 and to raise possible other matters that would fit within the scope of the Work Block;
- To express their candidacy to become a member of this Work Block.

The MSG members supported this initiative and had no concrete new issues or topics to report at this stage which the Work Block should investigate.

The MSG agreed to hold a call for candidates among the scheme technical player representatives for this Work Block until Friday 07 April 2023 cob. Interested candidates can appoint one alternate



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from their stakeholder community in case the MSG members themselves may be unable to attend one or more of these Work Block meetings.

10. Change-over to the 2019 version of ISO 20022 (EPC 087-22)

A. SEPA-wide downtime on 19 November 2023

Reminder to all stakeholders

All four SEPA payment schemes will migrate to the 2019 version of the ISO 20022 standard-based XML messaging in November 2023.

The EPC reminded all MSG members that the entry-into-force time of the 2023 SCT Inst scheme rulebook is now set at 19 November 2023 at 03H30 CET (instead of 08H00 CET as originally communicated). This should facilitate a smooth change-over from the 2009 version to the 2019 version of the ISO 20022 standard for XML messages.

This new entry-into-force time will be preceded by a SEPA-wide 30 minutes downtime period from 03H00 CET up to 03H30 CET. During that downtime period, no single SCT Inst instruction, transaction, r-transaction, transaction investigation and any response message related to them will be possible.

Before 03H00 CET, all SCT Inst payment messages will be in the 2009 version of the ISO 20022 standard. As of 03H30 CET, all SCT Inst payment messages will be in the 2019 version of that same standard. The EPC referred to the formal EPC announcement of 27 October 2022 on the EPC website for further details.

The EPC will continue to remind the relevant stakeholders at SEPA level about the upcoming ISO version migration and about the existence of the EPC guidance document [EPC 087-22](#), on a regular basis through the external EPC communication channels and in the relevant external and internal EPC meetings.

MSG discussion

A few MSG members wondered whether such SEPA-wide downtime would be legally allowed. The EPC Director General explained to the EC that this downtime was a one-off event and could not be seen as a precedent for future similar ISO version migrations. The EC understood the reasoning for such downtime period and eventually accepted the set downtime period.

One MSG member reported that there is no awareness among the corporate PSUs about this upcoming ISO version migration. Not all PSPs are pro-actively communicating about this migration to their customers. Other MSG members remarked that PSPs may still want to support different ISO 20022 standard-based XML messaging versions to their corporate customers. The EPC will escalate this point within the relevant EPC bodies concerned.

B. Scheme technical player and/or end-user issues or suggestions to report

Some MSG members reported that not every CSM had yet issued its own technical specifications/guidelines. These members named two CSMs as concrete examples. This prevents the PSPs using these CSMs to continue with their implementation and testing of the necessary 2019 version XML message definitions in their SEPA payment systems. Even draft technical specifications/guidelines could already help the PSPs concerned using these CSMs. The EPC will escalate this point within the relevant EPC bodies concerned.



11. Use of structured address as of November 2025: end-user issues or suggestions to report (EPC 153-22)

Reminder to all stakeholders

The EPC reminded all MSG members about its decision in 2022 that only a structured address of the payment service user can be used in SEPA payment messages as of November 2025. This change affects all four SEPA payment scheme rulebooks.

The EPC referred to the guidance document 'Use of Structured Address under the SEPA Payment Schemes as of November 2025' ([EPC 153-22](#)) published on 27 October 2022. It gives scheme participants and PSUs more details on how to prepare themselves for the exclusive use of structured addresses as of 23 November 2025 being the entry-into-force date of the 2025 SEPA payment scheme rulebooks.

All scheme participants are asked to already inform their customers about this change and to regularly remind them afterwards. This change has a huge impact for various corporate PSUs. They must start upgrading their customer 'static data' repositories so that these repositories can store structured customer addresses by 23 November 2025 at the latest.

The corporate PSUs concerned must also start upgrading their payment and payment-related systems/applications to initiate SEPA payment scheme transactions so that these systems/applications can insert structured addresses from their customer 'static data' repositories by 23 November 2025.

The EPC will continue to remind the relevant stakeholders at SEPA level about the upcoming mandatory use of structured addresses and about the existence of the EPC guidance document [EPC 153-22](#), on a regular basis through the external EPC communication channels and in the relevant external and internal EPC meetings.

The MSG was also informed that the EPC monitors a discussion within the SWIFT advisory group Payments Market Practice Group (PMPG) about a change request to still allow a mix of structured and unstructured address details beyond November 2025.

MSG discussion

One MSG member called upon the individual PSPs to actively communicate and discuss this future exclusive use of structured addresses with their relevant corporate PSUs. Many corporate PSUs are not aware as of when exactly they themselves must provide structured addresses. There is also the fear that especially smaller Enterprise Resource Planning (ERP) software providers offering such services to corporate PSUs are not aware about this major change coming up. The EPC will escalate this point within the relevant EPC bodies concerned.

The other MSG members realised that the main issues concern uncommon or exotic addresses, concrete software updates and finally the early and clear communication towards corporate PSUs and ERP software providers. All MSG members understood they should act as communication multipliers about this change within their national communities and/or within their respective sectors.



12. SCT and SDD r-transaction statistics

A. For the entire year 2022 (Pres EPC005-23)

The EPC itself observed that the r-transaction rate for cross-border SCT Inst transactions is much higher than for national SCT Inst transactions. The MSG itself had no further comments.

B. Evolution from 2018 to 2022 (Pres EPC004-23)

The EPC itself observed the following tendencies:

- SCT: overall transaction volume continues to increase with the highest reported volume in five years for the year 2022. The same trend is noted for SDD Core and SDD B2B.
- SCT Inst: overall transaction volume continues to strongly increase year-on-year. Currently, close to 14 percent of the total volume in SEPA credit transfers reported to the EPC concern SCT Inst transactions.

The MSG itself had no further comments.

13. 2024 rulebook change management cycle: suggested changes from STP MSG members for the EPC to consider (oral report)

The TIPS representative reported that TIPS considers SCT Inst scheme change requests on i) time-stamp structure and ii) the end-to-end ID. The EBA Clearing representative considered change requests about the use of structured names and about Originators themselves being allowed to use the reason code FRAD in certain r-transaction types (now it is only Originator PSPs which can use this code). Other MSG members proposed the introduction of the Unique End-to-End Transaction Reference (UETR) and the Legal Entity Identifier (LEI).

14. Launch of One-Leg Out Instant Credit Transfer scheme (Pres EPC015-23)

The March 2023 EPC Board meeting approved the publication of the version 1.0 of the 2023 One-Leg Out Instant Credit Transfer (OCT Inst) scheme rulebook ([EPC158-22](#)), some adjacent documents and a separate Question & Answer (Q&A) document ([EPC 095-23](#)). The EPC published these OCT Inst scheme-related documents on 28 March 2023.

The document Pres EPC015-23 explained in detail during the meeting and the Q&A document [EPC 095-23](#) provide the MSG members with a good insight about the OCT Inst scheme itself and the next steps still to be taken. The next steps with respect to the OCT Inst scheme are:

- 01 June 2023: start of the OCT Inst scheme adherence process.
- End June 2023: publication of the version 1.0 of the Customer-to-PSP and inter-PSP IGs related to the version 1.0 of the 2023 OCT Inst scheme rulebook.
- 28 November 2023: launch of the OCT Inst scheme at 08h00 CET.
- 31 December 2023: deadline for any interested stakeholder to submit change requests to the version 1.0 of the 2023 OCT Inst scheme rulebook.
- Throughout 2024: the OCT Inst scheme rulebook is subject to the 2024 EPC payment scheme rulebook change management cycle together with the four SEPA payment scheme rulebooks.
- End November 2024: the 2025 OCT Inst scheme rulebook and related IGs are published.

15. SEPA Proxy Lookup (SPL) scheme rulebook: status (oral report)

Several national proxy lookup services have been launched so far. However, since the launch of the SPL scheme itself in 2019, this EPC scheme has no formal scheme participant at all. Only one



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institution formally expressed its interest but is not yet registered as a scheme participant. The September 2022 EPC Board meeting decided to maintain this scheme on offer and to keep the SPL scheme-related activities at a low level for the time being.

The renewal of the SPL SPG members was decided by the Board at its 23 November 2022 meeting to evaluate the appetite of the market for the SPL scheme and broaden the SPL SPG's membership to potential scheme participants. The new composition of the SPL SPG was approved by the Board at its 7 March 2023 meeting. The MSG itself had no further comments.

16. Re-composition process of the STP MSG (EPC 085-23)

The STP MSG and the SEU MSG under their current composition had their first meeting in March 2022.

Their Terms of Reference specify that the renewal of the SEU and STP MSG compositions for the respective representatives and the Co-Chairs will be done on a two-year cycle starting from 1 January 2022. The current mandates thus end on 31 December 2023.

The EPC intends to launch the call for candidates for the re-composition of the two MSGs at the end of the Summer of 2023.

17. Next 2023 meeting

The STP MSG agreed to hold its next meeting on 13 September 2023.

18. AOB

The current EPC Director General will leave the EPC on 31 March 2023 to become an active retiree. He warmly thanked all MSG members for their very much appreciated contributions stressing the importance of the MSG for the EPC.

The STP MSG thanked the current EPC Director General for his long and dedicated support to the MSG and to the SEPA concept in general.

No other business was reported.

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#### List of open action items after the 3<sup>rd</sup> STP MSG Meeting

| Item | Topic | Action                                  | Owner | Status / Deadline |
|------|-------|-----------------------------------------|-------|-------------------|
|      |       | No open action items identified so far. |       |                   |



### List of participants – 3<sup>rd</sup> STP MSG Meeting

Date: 29 March 2023

| Name                                                                                                                                            | Institution                                          | Attendance |
|-------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|------------|
| <b>Co-Chairs</b>                                                                                                                                |                                                      |            |
| Frans van Beers                                                                                                                                 | Dutch Payments Association (EPC scheme participants) | Apologies  |
| Mario Reichel                                                                                                                                   | PPI AG                                               | YES        |
| <b>SEPA scheme participant-related members</b>                                                                                                  |                                                      |            |
| Axel Schindler                                                                                                                                  | BVR                                                  | Apologies  |
| Miguel Torres                                                                                                                                   | Redsys                                               | YES        |
| Jacques Vanhautere                                                                                                                              | SEPAmail.eu (nominated by FBF)                       | YES        |
| Martin Walder                                                                                                                                   | SIX Interbank Clearing AG (nominated by UBS AG)      | YES        |
| <b>Representatives of SEPA scheme-compliant Infrastructure Solution Providers</b>                                                               |                                                      |            |
| Riccardo Mancini                                                                                                                                | Banca d'Italia                                       | YES        |
| Steven Brown                                                                                                                                    | EACHA                                                | Apologies  |
| David Renault                                                                                                                                   | EBA Clearing                                         | YES        |
| Fabrizio Dinacci                                                                                                                                | European Central Bank (TIPS)                         | YES        |
| José Luis Langa                                                                                                                                 | Iberpay                                              | YES        |
| Hendrik Muus                                                                                                                                    | PSA                                                  | YES        |
| Luís Sequeira                                                                                                                                   | SIBS                                                 | YES        |
| Isabelle Thiébault                                                                                                                              | STET                                                 | Apologies  |
| Guido Cavagnaro                                                                                                                                 | Worldline                                            | YES        |
| <b>Representatives of major technical players offering <u>messaging services</u> to SEPA scheme-compliant Infrastructure Solution Providers</b> |                                                      |            |
| Massimo Agostinacchio                                                                                                                           | Nexi Payments                                        | YES        |
| Neil Buchan                                                                                                                                     | SWIFT Standards                                      | Apologies  |
| <b>Representatives of other major technical players</b>                                                                                         |                                                      |            |
| Daniele Astarita                                                                                                                                | ACI Worldwide                                        | Apologies  |
| Jozsef Czimer                                                                                                                                   | Capsys                                               | YES        |
| Ralf Ohlhausen                                                                                                                                  | ETPPA                                                | Apologies  |
| Guillaume de Longeaux                                                                                                                           | Galitt                                               | YES        |
| Jen Dunbar                                                                                                                                      | Icon Solutions                                       | YES        |
| Rasmus Eskestad                                                                                                                                 | Mastercard Payment Services Denmark A/S              | YES        |
| Jack Wilson                                                                                                                                     | Open Finance Association Europe                      | Apologies  |
| Hein Wagenaar                                                                                                                                   | Oracle                                               | YES        |



|                          |                                                     |           |
|--------------------------|-----------------------------------------------------|-----------|
| Gabriel Carpintero Roman | SSTRATEGY (Hermesti Ingeniería Documental S.L.)     | YES       |
| Deniss Filipovs          | Tietoevry                                           | YES       |
| Volker Heinze            | UNIFITS GmbH                                        | YES       |
| Peter Larsson            | Volanté Technologies                                | Apologies |
| <b>Alternates</b>        |                                                     |           |
| Maria Palmieri           | Open Finance Association Europe                     | Apologies |
| <b>Guests</b>            |                                                     |           |
| Julieth Posada Parra     | ACI Worldwide                                       | YES       |
| Franck Lemonsu           | STET                                                | YES       |
| <b>EPC secretariat</b>   |                                                     |           |
| Etienne Goose            | EPC Director General (up to and including 31 March) | YES       |
| Giorgio Andreoli         | EPC Director General (as of 01 April 2023)          | YES       |
| Dominique Allebroeck     | EPC secretariat                                     | YES       |
| Bart Clarebout           | EPC secretariat                                     | YES       |