

STP MSG 004-23

Version 1.0

19 October 2023

Public

Approved

Minutes 4th Meeting – EPC Scheme Technical Player Multi-Stakeholder Group (STP MSG)

Meeting Date: 13 September 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 003-23)

The STP MSG co-Chairs, Messrs M. Reichel and F. van Beers, welcomed all meeting participants to the 4th STP MSG meeting. The agenda was approved unchanged and can be published on the EPC Website.

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

A. Implementation status at PSP and CSM level (EPC 205-23)

At the March 2023 STP MSG meeting, some MSG members reported that not every CSM had yet issued its own technical specifications/guidelines.

The March 2023 EPC Payment Scheme Evolution and Maintenance (PSEMWG) meeting agreed to closely monitor the ISO version migration situation in each country and provided a formal status report to the EPC Payment Scheme Management Board (PSMB).

Three PSEMWG stock-taking exercises were done in April, June and August. Although the ISO version migration preparations are a challenge for all PSPs across SEPA, at these stock-taking moments the PSEMWG considered that the migration on 19 November 2023 would be feasible based on the collected national PSP community input.

Nevertheless, at the end of June, some PSEMWG members raised the following aspects which should be addressed to the SEPA payment scheme compliant CSMs:

- 1) The **testing windows** planned by some CSMs for their PSPs **start rather late** (an example was given as of the end of August only): PSPs expressed the need to start earlier with their testing.
- 2) **Short testing window offered by CSMs** (examples were given of just two months or even one month) to support internal PSP testing and certification/end-to-end testing: PSPs wanted a longer testing window. This would be especially important for constellations of direct and indirect participants. It would allow direct participants to plan sufficient time for their own testing with indirect participants.
- 3) **Information sessions or webinars** on testing between the CSM and its PSP community **not (yet) scheduled**: PSPs preferred an early scheduling of such information sessions/ webinars. All PSPs



within a CSM community would then be well-informed about what needs to be done for end-to-end testing.

- 4) **Some CSMs still issued further changes to their own specifications and documentation** (e.g., on XSDs and sample files) even though the EPC published its 2023 implementation guidelines in June 2022. **PSPs strongly required stability in these documents.** Otherwise, this would lead to rework, potentially more code drops and more testing for the PSPs concerned. This would make it more challenging for the PSPs to meet the 19 November 2023 date.
- 5) There was a **lack of clarity** in relation to the **impact on SCT, SDD Core and SDD B2B night-time settlement files** on Friday 17 November.

On 28 June 2023, the EPC sent a dedicated e-mail to all CSMs concerned inviting these CSMs to address as soon as possible these points internally.

The CSM representatives in the STP MSG had been asked whether the migration on 19 November 2023 is still feasible from their perspective. Five of seven present CSMs reported to be able to meet the migration date on 19 November 2023. The sixth present CSM reported a 'wait-and-see' position as the PSPs of that CSM just started with the inter-PSP testing.

The seventh CSM formally suggested the EPC to consider postponing the migration ideally for 12 months but as a minimum for 4 months. This CSM read out loud a formal written statement outlining the justifications for such postponement suggestion.

This CSM reported that it was putting in all possible efforts to make the ISO version migration happen on 19 November 2023. However, this CSM highlighted that some CSMs issued their own specifications and documentation very late or they issue further updates to their specifications from time to time. This shortens the testing windows for CSMs and PSPs.

The other CSMs expressed their deepest concerns about a migration postponement. They felt that a point of no return had been reached from a project and business perspective, although technically a point of no return has not yet been reached. Any postponement of the ISO version migration would be a bad signal to the market, be costly for all CSMs and PSPs in SEPA, and strongly impact all business and regulatory projects the PSPs have already in mind for 2024. It would also form a reputational impact for the payment schemes.

A second round table with the CSMs present led to the overall view that there was no support, except by the CSM putting this question forward, for asking the EPC to reconsider the date of 19 November 2023. It was concluded that this outcome would be presented to the PSMB (which had its meeting the next day).

B. PSP communication on individual & national basis to customers about change-over and SCT Inst downtime (EPC 206-23)

In most national PSP communities, there will be no centralized or coordinated communication towards corporate, public authority or private payment service users (PSUs) in their respective countries.

Each individual PSP will communicate about the upcoming ISO version migration and the SCT Inst scheme-based services downtime period through the most appropriate channels for each PSU segment e.g., via the online payment initiation channels used by these PSU segments (pop-up messages, formal announcements, account statements, etc).



Just a very few national PSP communities will draft a joint or generic communication message which their PSPs can then address to their customers via their respective communication channels.

The September 2023 meeting of the Scheme End-user Multi-Stakeholder Group (SEU MSG) reported a very low communication activity from the PSPs towards (especially corporate) customers about the ISO version migration and the SEPA-wide SCT Inst scheme downtime period from 03h00 to 03h00 CET on 19 November 2023. These customers still do not know whether they can continue using their current ISO version file formats.

The EPC explained that its message has always been that as of 19 November 2023, SCT (Inst) Originators and SDD Creditors will still have the choice to agree with their PSPs either to continue sending their SCT (Inst) and SDD payment files using their currently selected Customer-to-PSP file set-up (i.e. based on another version of ISO 20022) or to opt for using the EPC specifications for Customer-to-PSP files based on the 2019 version of ISO 20022.

C. Scheme technical player and/or end-user issues or suggestions to report (oral report)

The MSG members had no further issues or suggestions to report.

3. Use of structured address as of November 2025 (EPC 153-22)

A. Status on SWIFT discussions + possible EPC steps (EPC 207-23)

Background

The March 2022 EPC Scheme Management Board (SMB) meeting approved the 2022 change request item #06 to exclusively use the structured address of the PSU as of November 2025. This change affects all four SEPA payment scheme rulebooks. The SEU MSG and the STP MSG both expressed their support for this change request at that point in time.

On 27 October 2022, the EPC published a guidance document “Use of Structured Address under the SEPA Payment Schemes as of November 2025” (EPC 153-22) for scheme participants and PSUs 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.

The EPC now monitors the preparations to the exclusive use of structured addresses up to November 2025.

SWIFT discussions to mix structured and unstructured address details

At the start of September 2023, a SWIFT body called the Payments Standards Working Group (PSWG) will consider a proposed change to adapt the structured address specifications for the SWIFT Standard Release 2025. The proposed change is i) to introduce a hybrid address version by November 2025 and ii) to allow the unstructured address version until November 2026. The new hybrid version has no expiration date.

At the moment of mailing out the meeting documents for the September 2023 STP MSG meeting, the SWIFT PSWG decision on this proposed change was not known yet to the EPC.

Subject to the eventual SWIFT PSWG decision, the EPC will have to consider whether the SEPA payment schemes continue to stipulate the use of 100 percent structured addresses as of November 2025 (option 1) or align themselves to the proposed hybrid address version (option 2).

The use of structured addresses in SEPA payment transactions gives the potential to further reduce errors in payment processing, regulatory screening, and reconciliation, thereby increasing the straight-through-processing of SEPA payment transactions.

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The EPC notes that a fully structured address is indicated as “preferred” within the SWIFT community. The September 2023 PSMB meeting will be asked what option it prefers.

The members of the STP MSG were invited to indicate whether the past EPC decision to exclusively use 100 percent structured addresses should nevertheless be retained, or the SEPA payment schemes should allow the use of a hybrid address structure.

A small majority of STP MSG members supported 100 percent structured addresses. They pointed out that the demand for hybrid addresses within the SWIFT community came from outside the EU region. Allowing a degree of unstructured address data in a dataset pollutes that entire dataset.

Other STP MSG members supported hybrid addresses for SEPA transactions for the sake of interoperability with the rest of the world. Furthermore, in case of fully structured addresses, the EPC should then have to give very clear and precise instructions on how each of the 14 structured address elements can or cannot be completed, and what info can or cannot be put into each field. Corporate customers may (un)intentionally mis-use certain structured address elements.

The co-Chairs concluded that there are mixed views among STP MSG members and that the EPC should consider developing extra clarifications for the market on how to correctly complete the 14 address fields.

AP 04.01 EPC to consider developing very clear and precise instructions on how the 14 structured address elements can or cannot be completed, in case the EPC maintains the introduction of structured addresses as of November 2025

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

The MSG members had no further issues or suggestions to report.

4. How to maintain the SEPA payment schemes future-proof: EPC Future Proof Work Block status and possible EPC steps (EPC 208-23)

In February 2023, the EPC decided to set up a Multi-Disciplinary Work Block (so-called Future Proof Work Block) to determine how to keep the EPC payment schemes future proof.

The mission and objective of the Future Proof Work Block had also been explained at the March 2023 meetings of the SEU MSG and STP MSG. Up to five representatives from each MSG could be part of this Work Block.

The Work Block held a few meetings since June 2023. It is expected to produce a report of recommendations. Such report should be finalised by the end of September 2023. The report will cover four recommended areas of attention: transparency, reconciliation, track and trace, and screening and filtering.

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.

5. SCT Inst scheme

A. European Commission Proposal on Instant Payments: status and possible EPC steps (e.g., on IBAN-name check) (EPC 209-23)

According to the information reached to the EPC, the next triologue meeting between the European Commission, the European Parliament and the Council of the EU in the third week of September

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2023 would be conclusive, with the finalised English text ready by the end of September/ start of October and the publication in the official EU languages by the end of November 2023.

However, a few MSG members questioned this timeline as there were still issues pending such as a privacy and banking secrecy issue on a Confirmation of Payee (CoP) Close Match with a name suggestion (causing concerns in some EU Member States), or the concrete definition of Match, No Match and Close Match. Furthermore, these MSG members felt that the term 'Confirmation of Payee' does not cover the entire subject and another term should be defined.

The EPC put together an internal CoP Task Force to elaborate such concept. If proven feasible and market relevant, such concept would then be submitted to the market for a three-month public consultation. At this stage, it was not sure whether an EPC CoP concept would be defined as part of an existing EPC scheme or as a new scheme. Furthermore, the EPC waits for the final legislative text of the amended SEPA End-Date Regulation to determine the minimum legal requirements a possible EPC CoP concept should contain.

It was stressed that an EPC CoP concept is not to replace any existing national CoP scheme or solution. Its aim will be to achieve interoperability between all these existing CoP solutions/schemes.

One MSG member suggested that the EPC should have an open discussion with all these existing solutions/schemes on how they can all interoperate with each other. The EPC co-Chair being also the EC CoP TF Chair explained that the first version of an EPC CoP concept will just reflect minimum legal requirements set by the EU legislators. Such EPC concept should be the basis upon which each existing CoP solution/ scheme can offer additional services.

B. Adherence status and projections (EPC 171-23)

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 17 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.

C. Issues from scheme participants about the current SCT Inst processing and possible STP MSG recommendations (oral report)

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

Some MSG members reported complaints about PSPs allowing their PSUs to only make national SCT Inst transactions. The EPC was made aware of this and analyses this matter.

Another MSG remark was that some PSPs refuse to send SCT and SCT Inst transactions to other PSPs as these other PSPs appear to hold money mule accounts. On this point, the EPC co-Chair remarked that it is the duty of the national competent authority to adequately oversee the PSPs on their business activities.

As for the 24/7/365 liquidity management by PSPs to ensure funds are always made available to Beneficiaries via SCT Inst, some MSG members questioned how this could be done when T2 is not available. Other MSG members pointed out that this was no longer an issue as more liquidity moves to TIPS.



6. One-Leg Out Instant Credit Transfer (OCT Inst) scheme¹

A. Outstanding EPC deliverables prior to scheme launch (EPC 210-23)

Several OCT Inst scheme-related documents had been published between end March and end June 2023. A version 1.1 of the 2023 OCT Inst scheme rulebook together with the related Customer-to-PSP and inter-PSP IGs were published on the EPC website on 30 June 2023.

The dedicated EPC One-Leg Out Task Force now works on developing the Risk Management Annex and the guidance document for r-transactions under the OCT Inst scheme. These documents should be ready by end November 2023.

The launch of the OCT Inst scheme is on 28 November 2023 at 08h00 CET. 31 December 2023 is the deadline for any interested stakeholder to submit change requests to the version 1.1 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. At the end of November 2024, the 2025 OCT Inst scheme rulebook and related IGs will be published.

B. First scheme technical player and/or end-user feedback, issues or suggestions to report (oral report)

TIPS analysed the OCT Inst scheme Implementation Guidelines (IGs) and raised a number of issues for discussion. Mr R. Mancini from Banca d'Italia explained the following main TIPS issues to the STP MSG for further reflection and discussion:

Issue 01: separation of IGs and XSDs between outgoing (from Euro Leg to non-Euro Leg) and incoming (from non-Euro Leg to Euro Leg) flows

Different specifications/XSDs have been defined per single message and business case, depending on the direction of the flow. This approach differs from the one currently in place for the SCT Inst scheme.

When a message reaches a CSM or a PSP, the information needed to understand the direction of the flow (whether it is an outgoing or incoming message) is contained in the payload of the xml message (e.g., how actors are filled). To have access to this business information, the message must be validated against the xml schema to verify that the message is correct and well-formed and all necessary tags/structures are present.

The issue for TIPS is not at the level of the IGs but at XSD level. There are two XSDs (one for outgoing OCT Inst transactions, another for incoming) for a single pacs.008 message. For TIPS, the usage of different XSDs for the same message and business case depending on the direction of the flow leads to a deadlock:

- To know the direction of the flow, it is necessary to read the business information inside the message (after the schema validation check);
- To read the business information inside the message, it is necessary to know the direction of the flow (which XSD to apply for the schema validation check, which depends on the direction of the flow).

¹ This agenda point was discussed in the afternoon session with Mr Riccardo Mancini from Banca d'Italia dialing via MS Teams.



This is valid not only for CSMs, but also for every PSP acting as both Exit and Entry PSP.

The approach of defining separate IGs and separate XSDs for the same message depending on the OCT Inst transaction flow differs from the one adopted by CBPR+ and CPMI (G20 Roadmap for enhancing cross-border payments). These organizations define a single XSD for each message for both flows on cross-border payments.

A possible solution to the EPC would consist in the creation, for each OLO message, of a “super XSD”. Such “super XSD” should be capable to validate both incoming and outgoing OCT Inst transactions, delegating to the usage rules (i.e., rules at application level) any check regarding the different allowed fields, cardinality and codes/values to be used in the different flow directions.

Issue 02: different business cases depending on the direction of the flow: new messages and new business cases to be supported compared to SCT Inst.

For outgoing OCT Inst transactions:

- camt.027: OCT Inst Inquiry, a new message;
- pacs.028: new business case Request for Status Update on an OCT Inst Inquiry;
- camt.029: four new business cases for positive and negative answers to the OCT Inst Inquiry and to the Request for Status Update on an OCT Inst Inquiry message;
- pacs.008: one new business case Inter-PSP OCT Inst Inquiry Fee Payment;
- pacs.004: one new business case Inst Return.

For incoming OCT Inst transactions: the only business cases allowed are Instant Payments (pacs.008+pacs.002), Recall (camt.056+pacs.004+camt.029) and Investigation on Instant Payments and Recall (pacs.028).

Issue 01 is very problematic for TIPS whereas issue 02 could still be managed.

On the first finding, the EPC co-Chair reported on behalf of Iberpay² that from the view of Iberpay, it did not see any concrete issue, and nothing had to be changed about the XSDs published by the EPC. Iberpay successfully completed a pilot on incoming OCT Inst transactions and its system is well adapted to handle the issue raised by TIPS.

To this Iberpay input, TIPS had a completely different position as it experiments with international transactions in euro end-to-end and in other currencies and considering the TIPS cross-currency initiative under study.

Some MSG members remarked that with the launch of SCT, each CSM developed its own XSD which to this very day is still the case, as an implementation of the IGs with the application of eventual restrictions due to specified CSM behaviours. The market players concerned found a way to deal with it. Their suggestion to TIPS was that it creates its own XSD for OCT Inst. TIPS countered this remark by pointing out that this creates market fragmentation, due to the fact that, in case of the OCT Inst scheme, the XSD to be created is a general one (since to be used for both flow directions) and not a restricted one, as for the existing schemes. With the OCT Inst scheme not yet launched, there is now a window of opportunity to set it right from the start.

EBA Clearing came across the same issue as TIPS on the XSD matter. EBA Clearing fully understood the EPC approach to make two separate inter-PSP IGs for incoming and outgoing OCT Inst, to

² Its representative had to leave the meeting by the time this agenda point was discussed.



facilitate the readability of the EPC specifications for both types of transactions for the implementers. But at the XSD level, it is not a good solution.

On the other hand, EBA Clearing pointed out that the EPC XSDs are not binding but are very helpful. Furthermore, every CSM has set up its own XSD ever since SEPA existed. Each CSM managed to find a way while preserving interoperability across systems at the same time.

The STP MSG co-Chair suggested TIPS to make use of the Business Application Header (BAH) of ISO 20022. Starting from its version 2.0, available since 2019, the BAH allows for discriminating incoming vs. outgoing flows without the need for opening the ISO20022 message. TIPS explained that it does not have it and considered it to be too heavy for processing instant payments. Furthermore, BAH is not foreseen in the IP+ message usage guidelines. TIPS requested support from the other STP MSG members.

The STP MSG co-Chair pointed out that market fragmentation in concrete XML specifications (different XSDs) is already there, not only for the SEPA payment schemes but also for other payment schemes (such as RTGS). If a PSP wishes to change CSMs, they must adapt to the specifications set by their new CSM.

STET and Worldline could not express their views yet on this matter as they had just started analysing the OCT Inst scheme in more detail. SIBS did not take any position on the entire OCT Inst scheme matter.

As for the second finding by TIPS, EBA Clearing could not fully agree with it. Compared to SCT Inst, new processing scenarios/situations under OCT Inst must be catered for as the non-Euro leg is beyond the control of the OCT Inst scheme. The Euro Leg PSPs may not always know what happens/has happened in the non-Euro Leg. Therefore, appropriate processes for the Euro Leg PSPs must be foreseen and PSPs are already familiar with them under the SCT scheme.

The discussion was concluded with several action points for the EPC to follow up.

AP 04.02 EPC to contact STET and Worldline for their respective findings about the OCT Inst scheme rulebook, related IGs and XSDs by end November 2023

AP 04.03 EPC to discuss ASAP internally with the Scheme Evolution and Maintenance Standards Task Force (SEMSTF) on the possibility of issuing a super XSD for OCT Inst

7. 2024 rulebook change management cycle

A. Timeline of the regular cycle + possible regulatory change management cycle (Pres EPC 060-23)

The MSG was updated about the timeline of the 2024 change management cycle.

The MSG was also informed about the possibility of a separate regulatory rulebook change management cycle in 2024 for the 2023 SCT Inst scheme rulebook. The eventually adopted legislative amendments from the European Commission proposal on instant payments, their concrete entry-into-force date(s) and their concrete impact on the SCT Inst scheme rulebook and/or the Risk Management Annex will determine whether such regulatory rulebook change management cycle in 2024 will be necessary. The MSG had no further comments.

B. Suggested change requests from STP MSG members for the EPC to consider (oral report)

The MSG members had no change suggestions to report.



8. SEPA Request-To-Pay (SRTP) scheme roll-out

A. SRTP adherence status and projections (oral report)

There are currently 3 SRTP scheme participants (duly homologated and published in the Register of Participants).

Beside this, there are also 4 Technical Solution Providers (TSPs) self-declared compliant with the SRTP scheme, among which one has been homologated to become a Referenced Technical Solution Provider (RTSP), hence enabling its clients to be eligible to the Simplified B or Simplified A+B homologation when they want to become SRTP scheme participants.

The Spanish MSG members reported that additional two to four PSPs will soon adhere to SRTP.

B. Timeline of the 2024 rulebook change management cycle (oral report)

The 2024 change management cycle will follow the same timeline as for the EPC payment schemes.

C. Prospects for and current obstacles to the further use of SRTP by payment end-user groups + possible STP MSG recommendations (oral report)

MSG members highlighted the need for an Operational Scheme Manager (OSM) for SRTP. Such OSM would then store and maintain all details about existing and future SRTP scheme participants. The EPC Director General explained that such OSM could also be used for the SEPA Proxy-Lookup (SPL) and SEPA Payment Account Access (SPAA) schemes. A public Request for Proposal (RFP) to find a Directory Service Provider to play the role of default EPC OSM will be launched in the coming months.

The EPC Director General also explained that together with the EPC's SRTP homologation body, the EPC considers the set-up of a sandbox for entities interested in SRTP. He also pointed out that the forthcoming European e-invoicing regulation (ViDA, VAT in the Digital Age) might be an opportunity for the SRTP scheme.

D. Suggested change requests from STP MSG members for the EPC to consider (oral report)

The MSG members reported no concrete change suggestions.

9. 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. 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. No change requests for the SPL scheme have been received so far. The MSG had no further comments.

10. Re-composition process of the STP MSG for a new mandate of two years as of 2024 (EPC 211-23)

The current mandate of the STP MSG ends on 31 December 2023. The EPC intends to launch the call for candidates for the re-composition of the MSG in the second half of September 2023.

Current STP MSG members wishing to continue being a STP MSG member must send an application letter including an up-to-date CV in English to the EPC by the end of October 2023. Candidates should also clearly indicate whether they wish to apply for the role of Co-Chair of the STP MSG.



The candidates should clearly indicate the category of member they/their organisation belongs to i.e. as a CSM, a messaging service provider to a CSM, or as any other scheme technical player or an European/international association of scheme technical players.

The call for candidates will be publicly announced via the EPC website and its social media channels.

11. AOB

The suggestion was supported to include the list of STP MSG members in the meeting document mail-out pack for each STP MSG meeting.

AP 04.04 Secretariat to include the list of STP MSG members in the meeting document mail-out pack for each STP MSG meeting (ongoing)

No other business was reported.

12. Proposed 2024 meeting dates

The next STP MSG meetings will be held on 06 March 2024 (physical) and 28 August 2024 (MS Teams meeting as preferred unless there are topics to be discussed requiring a physical meeting).

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**List of open action items after the 4<sup>th</sup> STP MSG Meeting**

| Item  | Topic              | Action                                                                                                                                                                                                                       | Owner | Status / Deadline                   |
|-------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------------------------------|
| 04.01 | Structured address | Consider developing very clear and precise instructions on how each of the 14 structured address elements can or cannot be completed, in case the EPC maintains the introduction of structured addresses as of November 2025 | EPC   | After Sept or Oct 2023 PSMB meeting |
| 04.02 | OCT Inst           | Contact STET and Worldline for their respective findings about the OCT Inst scheme rulebook, related IGs and XSDs                                                                                                            | EPC   | end November 2023                   |
| 04.03 | OCT Inst           | Discuss internally with the SEMSTF on the possibility of issuing a super XSD                                                                                                                                                 | EPC   | ASAP                                |
| 04.04 | AOB                | AP 04.04 Secretariat to include the list of STP MSG members in the meeting document mail-out pack for each STP MSG meeting                                                                                                   | EPC   | (ongoing)                           |



### List of participants – 4<sup>th</sup> STP MSG Meeting

Date: 13 September 2023

| Name                                                                                                                                            | Institution                                          | Attendance              |
|-------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-------------------------|
| <b>Co-Chairs</b>                                                                                                                                |                                                      |                         |
| Frans van Beers                                                                                                                                 | Dutch Payments Association (EPC scheme participants) | YES                     |
| 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 (PM only via Teams) |
| Steven Brown                                                                                                                                    | EACHA                                                | Apologies               |
| David Renault                                                                                                                                   | EBA Clearing                                         | YES                     |
| Fabrizio Dinacci                                                                                                                                | European Central Bank (TIPS)                         | YES                     |
| José Luis Langa                                                                                                                                 | Iberpay                                              | YES                     |
| Hendrik Muus                                                                                                                                    | PSA                                                  | Apologies               |
| Luís Sequeira                                                                                                                                   | SIBS                                                 | YES                     |
| Isabelle Thiebault                                                                                                                              | 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                                        | YES                     |
| 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                     |



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|                          |                                                 |           |
|--------------------------|-------------------------------------------------|-----------|
| Gabriel Carpintero Roman | SSTRATEGY (Hermesti Ingeniería Documental S.L.) | YES       |
| Deniss Filipovs          | Tietoevry                                       | Apologies |
| Volker Heinze            | UNIFITS GmbH                                    | YES       |
| Peter Larsson            | Volanté Technologies                            | YES       |
| <b>Alternates</b>        |                                                 |           |
| Maria Palmieri           | Open Finance Association Europe                 | Apologies |
| <b>Guests</b>            |                                                 |           |
| Maria Christina Diaz     | Eastnets                                        | YES       |
| Franck Lemonsu           | STET                                            | YES       |
| <b>EPC secretariat</b>   |                                                 |           |
| Giorgio Andreoli         | EPC Director General (as of 01 April 2023)      | YES       |
| Dominique Allebroeck     | EPC secretariat                                 | YES       |
| Bart Clarebout           | EPC secretariat                                 | YES       |