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# Payments Strategy Forum

Forum update  
30 November 2017



# Agenda

	Paper No	Lead(s)
<b>Ai. 0 Welcome; objectives; apologies; conflicts of interest</b>	Verbal	Ruth Evans
<b>Ai.1 Minutes and actions</b> Sign off the November 13th 2017 meeting minutes and receive an update on actions arising	4 – 5	Ruth Evans
<b>Ai.2 UK Finance</b> Status update on the Financial Crime solutions and next steps	Separate update	Helen Doyle / Katy Worobec
<b>Ai.3 Consultation Assessment Report and Handover</b>	Separate Update	Working Group Chairs and Leads
<b>Ai.4 Forum documentation, NPA Blueprint and handover schedule</b>	9-11	Otto Benz / Paul Horlock
<b>Ai.5 Risk Review</b> Results and recommendations from the “fresh eyes” risk review	Separate presentation	Rob Moore
<b>Ai.6 AOB</b>	Verbal	Ruth Evans



## Ai.1 Minutes and actions

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## Open forum actions log (1)

Action Ref	Action Description	Action Owner	Meeting Raised	Status	Status Update
ID047	PSF Central Team to ensure that the final 'handover' deliverable is a final and detailed NPA blueprint.	PSF Central Team	12 July Forum	In progress	<b>29<sup>th</sup> September 2017</b> Forum agreed to keep open until final deliverables are agreed.
ID049	Katy Worobec to raise the concerns discussed at the Forum within UK Finance and work with Richard De La Rue to provide a written update to the next Forum meeting.  This should cover concerns on the potential lack of communications from UK Finance regarding information handling by PSPs in light of PSD2 and Open Banking; Thaer Sabri's concerns re information sharing and identity guidelines; and how UK Finance plans to measure the effectiveness of the education and awareness campaign.	Russell Saunders	29 Sept Forum	Open	<b>06<sup>th</sup> November</b> Update to be given at the 13 <sup>th</sup> November meeting.  <b>27<sup>th</sup> November</b> Letter circulated to the Forum. UK Finance will attend the 30 <sup>th</sup> November meeting and take any questions. <b>Action to be closed.</b>
ID052	PSF Central Team, when analysing consultation responses, to clearly identify any areas where the majority of responses were negative and then agree messaging to address these. Where necessary this should happen prior to the final Report.	PSF Central Team	29 Sept Forum	In progress	<b>06<sup>th</sup> November 2017</b> Draft consultation assessment report and messaging to be discussed at the November 13 <sup>th</sup> meeting. Action to remain open until the Forum agrees the final report.
ID053	PSF Central Team to ensure the final Report clearly and accurately articulates the feedback from the Payments Community, and how the Forum considered and addressed this in the final Blueprint.	PSF Central Team	29 Sept Forum	In progress	<b>06<sup>th</sup> November 2017</b> Draft consultation assessment report to be discussed at the November 13 <sup>th</sup> meeting. Action to remain open until the Forum agrees the final report.

## Open forum actions log (2)

Action Ref	Action Description	Action Owner	Meeting Raised	Status	Status Update
ID054	The PSF Central Team to report back to the 30th November meeting with final agreed positions to the notable themes, reflecting feedback from the Forum.	PSF Central Team	13 <sup>th</sup> November Forum	To be closed	<b>27<sup>th</sup> November 2017</b> Included on the agenda for the 30 <sup>th</sup> November meeting. <b>Action to be closed.</b>
ID055	Ruth Evans to write to the Chairs of UK Finance and the NPSO to request they accept handover.	Ruth Evans	13 <sup>th</sup> November Forum	To be closed	<b>27<sup>th</sup> November 2017</b> Letters issued and circulated with the Forum papers. <b>Action to be closed.</b>
ID056	NPA Design Hub to present on its "fresh eyes" risk review at the 30th November meeting.	NPA Design Hub	14 <sup>th</sup> November Forum	To be closed	<b>27<sup>th</sup> November 2017</b> Letters issued and circulated with the Forum papers. <b>Action to be closed.</b>








## **Ai.3.1 Financial Crime Consultation Assessment Report**

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# Improving Trust in Payments: Consultation Response and Programme Update

Improving Trust in Payments	
Status	RAG
<p><b>1. Transaction Data Analytics:</b></p> <p><i>Consultation Response:</i> The workstream has finalised its consultation response which has been approved by FCWG. The workstream deliverables have been updated to reflect the consultation feedback and have been signed off ready for publication and handover to the NPSO.</p> <p><i>Handover:</i> Letter has been issued to the NPSO requesting formal handover. A series of meetings have been held with NPSO to progress their acceptance.</p>	
<p><b>2. Trusted KYC Data Sharing:</b></p> <p><i>Consultation Response:</i> The workstream has finalised its consultation response which has been approved by FCWG. The workstream deliverables have been updated to reflect the consultation feedback and have been signed off ready for publication and handover to UK Finance.</p> <p><i>Handover:</i> Letter has been issued to UK Finance requesting formal handover. The solution was presented at a UK Finance workshop on the 20<sup>th</sup> November which received a positive response and was attended by their membership to progress their acceptance.</p>	
<p><b>3. Liability Models for Indirect Access:</b></p> <p><i>Workstream Deliverables:</i> The workstream has finalised its handover paper and shared this with UK Finance. FCWG has approved the publication of this document.</p> <p><i>Handover:</i> Letter has been issued to UK Finance requesting formal handover. The solution was presented at a UK Finance workshop on the 21<sup>st</sup> November which received a positive response and was attended by their membership to progress their acceptance.</p>	

## Financial Crime documents

Financial Crime supporting information consists of the following documents. Documents associated with three solutions will be published on the PSF website in December: Transaction Analytics – Strategic solution, KYC Data Sharing and Liability Models.

### Financial Crime supporting documents

Solution name	Date	Description
Transaction Analytics	December 2017	Scope and Governance Oversight document (to be published in December) Solution Implementation document (to be published in December)
KYC Data Sharing	December 2017	Standards Scope and Governance Oversight document (to be published in December) Framework Implementation document (to be published in December)
Information Sharing	July 2017	Financial Crime Information and Data Sharing Solution Paper (included in Consultation supporting papers)
Liability Models	December 2017	Liability Models for Indirect Access Solution Handover Paper (to be published in December)
Identity Guidelines	June 2017	PSF FCWG Identity Guidelines Summary Scope Document (included in Consultation supporting papers) PSF FCWG Identity Guidelines Executive Summary Document (included in Consultation supporting papers)
Sanctions Data	June 2017	Enhancement of Sanctions Data Quality paper (included in Consultation supporting papers)
Customer Education	March 2017	Customer Education and Awareness Solution description (part of November 2016 Strategy)



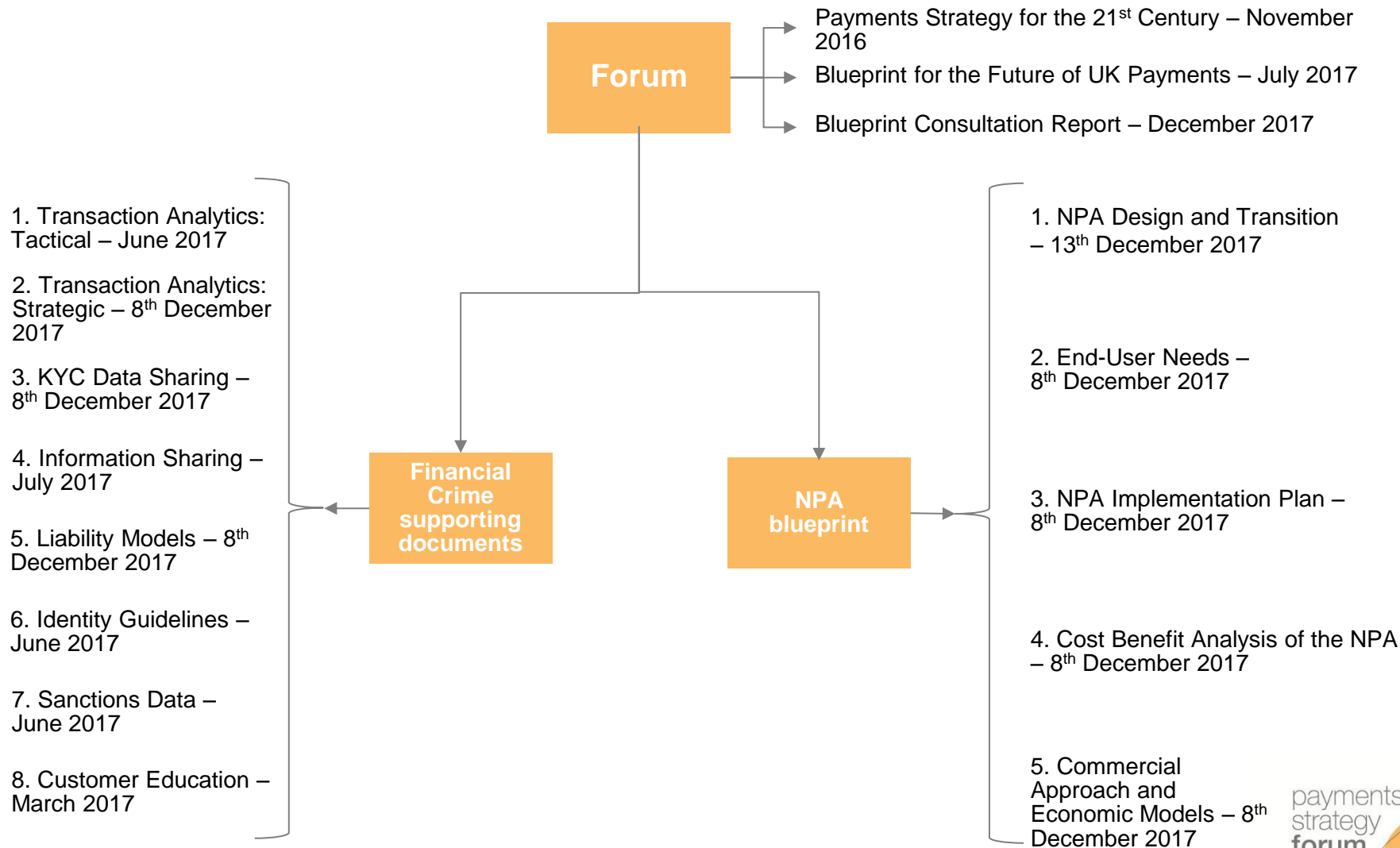


## **Ai.3.3 Forum documentation, NPA Blueprint and handover schedule**

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# The Forum Documentation Map

The blueprint consists of a series of documents, as listed below. The supporting documents will be updated, where appropriate, to show your responses to feedback from the consultation.



# Handover timeline

## Activities

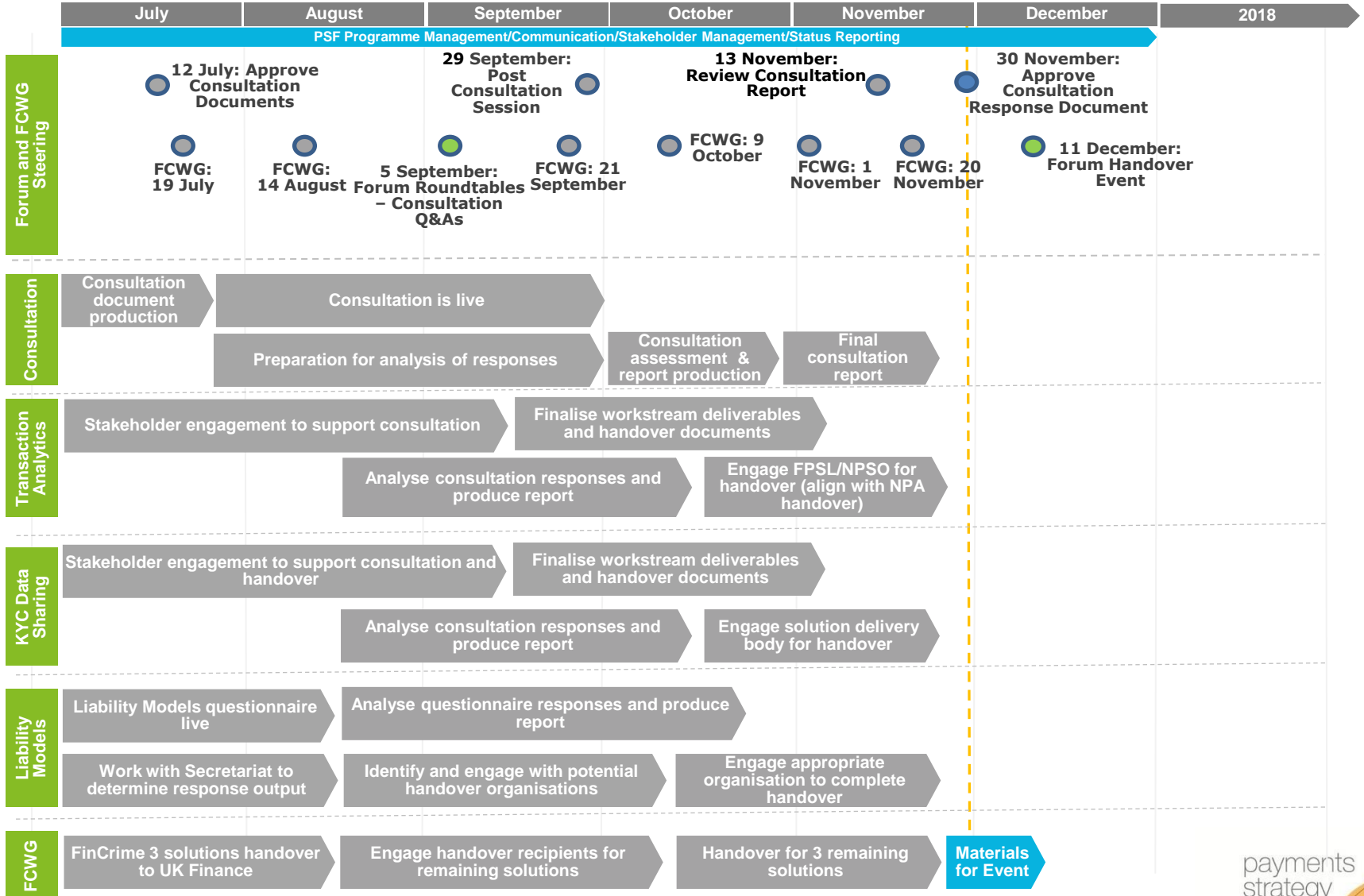
30 <sup>th</sup> Nov	<ul style="list-style-type: none"><li>• Forum Blueprint stored in handover SharePoint – (excluding NPA Design &amp; Transition)</li><li>• Final Forum Meeting – approves consultation response key themes and actions</li><li>• All underlying detail documentation (circa 400+ documents) to be stored on handover SharePoint</li></ul>
6 <sup>th</sup> Dec	<ul style="list-style-type: none"><li>• PSF Design Hub<ul style="list-style-type: none"><li>• Update on the final Forum output</li><li>• Update on documentation status</li><li>• Blueprint documents for information</li><li>• Consultation Report for information</li></ul></li></ul>
7 <sup>th</sup> Dec	<ul style="list-style-type: none"><li>• Handover checkpoint session with NPSO to confirm related in-flight projects</li><li>• Identify activities that continue after 8<sup>th</sup> December</li></ul>
8 <sup>th</sup> Dec	<ul style="list-style-type: none"><li>• Blueprint (excluding NPA Design &amp; Transition) posted on PSF website, including consultation assessment report</li><li>• NPSO responsible and accountable for version control from this point forward</li></ul>
11 <sup>th</sup> Dec	<ul style="list-style-type: none"><li>• <del>NPA Implementation Planning personnel transfer to NPSO</del></li><li>• Handover day – Press Release from PSF</li><li>• Handover of the Blueprint to the NPSO</li><li>• Community session at County Hall</li><li>• Press release by NPSO</li></ul>
12 <sup>th</sup> Dec	<ul style="list-style-type: none"><li>• NPA Design &amp; Transition personnel transfer to NPSO</li><li>• NPSO take over all inflight projects and ongoing activities</li></ul>
13 <sup>th</sup> Dec	<ul style="list-style-type: none"><li>• PSF central team and remaining Forum teams close down</li><li>• Final Design Hub (NPA Design &amp; Transition update and handover confirmation)</li><li>• Final NPA Design &amp; Transition blueprint documents completed, posted to PSF website and stored on NPSO SharePoint</li></ul>



## Appendix 1 – Improving Trust in Payments

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# FCWG High Level Plan to December







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