Design and Implementation

New Payment Architecture

Programme Initiation Document

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Sponsor:	Payments Strategy Forum
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1.0	04 May	Meena Seeballack	Baselined PID following approval from Design Hub Chair, Otto Benz.

Contents

1 INTRODUCTION

1.1 Executive Summary

The Payments Strategy Forum (the Forum) has now entered the design and implementation phase of its work. In order to deliver the Strategy, the NPA Design Hub has been established to coordinate the production of a Blueprint for the new architecture. This Blueprint will be consulted on in July, before handover to the New Payment System Operator in December 2017.

This document outlines the scope, deliverables and resource required to meet these timescales.

1.2 Background

In November 2016, the Forum produced a Strategy for 21st century payments in the UK, based on the needs of end-users. The Forum has now been asked by the PSR to continue its work into 2017 to oversee the implementation of that strategy.

The Forum has developed a new Working Structure to progress the design and delivery of the Strategy, divided into the NPA Design Hub and the Financial Crime, Security and Data working group, each containing specific worksteams.

The NPA Design Hub coordinates four workstreams, which together will produce the Blueprint: User Requirements and Rules; NPA Proof of Concept Requirements and Transition Design; Implementation and Cost Benefit Analysis; and Funding Model.

1.3 Audience

This Programme Initiation Document will be publicly available on the Forum's website. The immediate users of this document are the Payment Strategy Forum, the NPA Design Hub and its Workstreams, the Programme Management Office and the wider Payments Community**.**

1.4 Definitions and Acronyms

Definition / Acronym	Description
API	Application Program Interface
CBA	Cost Benefit Analysis
EUN	End User Need
NPA	New Payments Architecture
NPSO	New Payment Systems Operator
PID	Project Initiation Document
PSF / the Forum	Payments Strategy Forum
PSODG	Payment System Operator Delivery Group
PSR	Payment Systems Regulator
The Hub / Hub	NPA's Design Hub
The Strategy	Payments Strategy Forum Strategy final document
WS	Workstream
Workstream 1 (WS1)	User requirements & rules workstream
Workstream 2 (WS2)	NPA Design and Transition workstream
Workstream 3 (WS3)	Implementation Planning and Cost Benefit Analysis workstream
Workstream 4 (WS4)	Commercial Approach and Economic ModelsWorkstream

2   OBJECTIVES

2.1 New Payments Architecture Design Hub[1]

The Forum has identified that to fully meet the known needs of users and to create an environment flexible enough to meet future needs, a New Payments Architecture is required.

The Design Hub (the Hub) will gather evidence and support the Forum's next phase of work in relation to the New Payment Architecture set out in the Strategy. The Hub will create a work plan based on the high level dates and coordinate and oversee its work streams, driving their delivery and reporting to the Forum.

2.2 Design Hub Criteria

The elements of the proposed New Payments Architecture (NPA) will be judged against the following criteria[2]:

	Principles	Description
	Single Standards	A single set of standards and rules, with strong central governance (including ISO20022 common message standard)
	Interoperability	End-to-end data, interoperability between overlays (i.e. FPS, BACS – done via common underlying SPP)
	Layered	A 'thin' collaborative infrastructure, allowing multiple providers of overlay infrastructure services to compete in the market simultaneously
	Secure and Resilient	The need to ensure our payments systems are secure and resilient, with financial stability a key principle
	Simplified Delivery	Transitioning and SAM (Simplified Access to Markets)
	Competition & Innovation	Simplifying access to promote competition: Solutions to simplify access and enable participation in the market PSPs in order to foster competition and innovation
	BoE Settlement Design Themes	➤ Settlement must be grounded on central bank money ➤ Concentrating retail payments through a single mechanism increases the importance of resilience ➤ The payment system operator will remain accountable to us for managing risk across the system ➤ The Banks supervision will continue to evolve

The Design Hub undertakes to design and document its draft NPA "blueprint" for public consultation by July 2017. This will include:
  i.   Detailed user requirements and rules for Request to Pay; Assurance Data and Enhanced Data.
  ii.   An analysis of the proof of concepts required to validate the "blueprint"
  iii. A high level implementation plan and high level cost benefit analysis.
  iv.   Economic and funding models.

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[1] Approved objective as per the Design Hub Terms of Reference:
http://implementation.paymentsforum.uk/sites/default/files/documents/New%20Payments%20Architecture%20Design%20Hub%20Terms%20of%20Reference.pdf
[2] These criteria were developed and approved by the NPA Design Hub.

The Forum will finalise its design work and implementation planning and handover to the New Payment System Operator (NPSO) at the end of 2017. This will include addressing feedback from the public consultation; further design / definition on the above areas, and additional work on API development and standards definition.

In designing the "Blueprint" and its implementation plan, the Design Hub will take into account all relevant industry initiatives, including:
- The PSR market review into the ownership and competitiveness of infrastructure provision.
- The Bank of England's strategic review of Real Time Gross Settlement (RTGS).
- The Competition and Markets Authority's (CMA) open banking remedies.
- The implementation of Payment Services Directive (PSD) 2.

3   SCOPE

The NPA Design Hub is responsible to the Forum for developing the NPA Blueprint for public consultation and handover to the NPSO by the end of 2017. Input from both Workstream 1 and Workstream 2 will form this blueprint. However, the outcomes of Workstream 3 and 4 will be consulted on and handed over to the NPSO.

The NPA Design Hub will only focus on those areas where collaboration is required at the end of 2017, the NPA Design Hub should have determined the blueprint for the NPA architecture, including functionality, security and performance. The blueprint is to be deliverable-based (where applicable) and will not specify how they should be met technically. The market will decide how technical specifications will be met as part of the NPSOs competitive procurement process.

The scope of the Forum's work is on Pounds Sterling payments only.

3.1 Systems

In Scope	Out of Scope
Faster Payments, BACS and The Cheque & Credit Clearing Systems are all in scope.	The CHAPS, LINK and card schemes are out of scope of the NPA work.

3.2 Workstream 1 – User requirements and rules

In Scope	Out of Scope
Requirements for Request to Pay, Assurance Data (including Confirmation of Payee), and Enhanced Data only. Document the collaborative rules and requirements to the next level of detail for Request to Pay, Assurance Data (including Confirmation of Payee), and Enhanced Data for consultation and ultimately handover to the NPSO by the end of 2017.	Development of rules and standards after transition. Rules required to accredit any providers which want to offer the end user solutions are out of scope for WS1. WS1 will not design the associated customer journeys for each of the EUN solutions. These will be left to the competitive market. Technical requirements: The workstream will

Document the outline collaborative rules and requirements required for each of the three Overlay Services defined in the Strategy. The workstream will take into consideration legal / risk implications of the three user needs (e.g. data protection implication of 'confirmation of payee'). Documented requirements will take into consideration financial crime aspects to ensure customer protection.	not generate technical requirements required to implement the three solutions. This will be undertaken by WS2. Caveat: This is with the exception of a few non-functional requirements that have a direct bearing on the EUN solution addressing certain detriments. Financial crime requirements: these will be addressed by the solutions under development by the Forum's Financial Crime WG.

3.3 Workstream 2 – NPA Design and Transition

In Scope	Out of Scope
Consultation Paper content on the High Level Design for the New Payments Architecture to a level suitable for consultation. An NPA Blueprint that provides a level of information and design of the NPA suitable to hand over to the NPSO that will be used by them to commence the initial stages of system procurement (e.g. Request for Information). NPA Proof of Concept (PoC) assessment and where required the PoC requirements will be delivered. For those approved and funded PoCs carry out the development and build activity. WS Interlock to ensure the NPA target architecture can support the End User Requirements from WS1, and provide the high level design of the transitional states from 'as is' to the 'to be' architecture to WS3.	Base-lining the functional specification development to support competitive infrastructure tender development (in scope for NPSO). Creation of procurement artefacts or writing of procurement documents. Detailed technical reference architecture activities, design and/ or implementation plans. Detailed operational support requirements such as transactions per second, reporting, user admin, concurrent users etc. The Settlement System and the transition between Settlement Systems. (BoE responsibility). Legal and regulatory implications of the NPA.

3.4 Workstream 3 – Implementation planning and detailed Cost Benefit Analysis

In Scope	Out of Scope
Develop the Payment Landscape map, detailing the activities and initiatives across the payment ecosystem. Develop a detailed implementation plan for the NPA and a high-level migration plan from existing systems, which will include transition periods and system end dates.	The transition plan / migration plan will only pertain to the NPA solution design and the Forum's current way of thinking, with industry input, as at the end of the year.

The Cost Benefit Analysis (CBA) will reflect, to the best of the Forum's ability, the input / opinions of a range of industry / community engagement and provide a fair reflection of their opinions. The refresh of the Business Case (Cost Benefit Analysis) undertaken during the Strategy setting phase to support the implementation plan. The refresh of the Business Cases (Cost Benefit Analysis) undertaken during the Strategy setting phase for Request to Pay, Assurance Data, and Enhanced Data. The CBA will aggregate data and any individual party's data will be kept confidential. The NPSO will take guidance from the implementation plan prescribed by this workstream from 2018.	

3.5 Workstream 4 – Commercial Approach and Economic Models

In Scope	Out of Scope
Exposition of the current infrastructure arrangement and funding models (drawing on WS2 and WS3). Understanding the financial flows between providers and suppliers at a high level. Articulating the 'elements' of the NPA that need funding and an assessment of whether these are best provided through a competitive or collaborative approach. A summary of potential funders, their requirements to pursue funding the NPA and mechanisms for sharing risk between stakeholders in the value chain. Assessment of the funding options provided by the PSO DG for the NPA against a clear set of criteria. A series of recommendations about how the NPA may be funded.	Funding of the NPSO, including the NPSO's set-up and transition costs. A competitive procurement exercise for the NPA. The level of actual pricing of the NPA funding options. An economic business case for investing in the NPA.

3.6 Alignment with the Payment System Operator Delivery Group

The Strategy recommends the consolidation of three of the retail inter-bank Payment System Operators: Bacs, Cheque & Credit Clearing and Faster Payments into a New Payment System Operator (NPSO). The Payment System Operator Delivery Group (PSODG) has been established by the PSR and the Bank of England to consider key issues relating to this consolidation. The PSODG is expected to develop implementation options / recommendations and submit to the PSR and the Bank no later than 31 March 2017.

The plan should enable any consolidation process to be accomplished to a safe, realistic, but challenging deadline. This is expected to occur no later than 31 December 2017. The Forum believes that the NPSO should be designed in a way that it is responsible and accountable for the final design and implementation of the NPA and capable of procuring its component parts.

The Forum expects to hand over its work to the NPSO in 2017, and as such the Hub should engage with the PSODG and NPSO as appropriate prior to this handover. As the Hub progresses its work, it is also important that the technical experts working within the current PSOs play an essential part in the development of its proposals. The Forum expects that the retail interbank PSOs are properly represented on the Hub and its workstreams.

3.7 Programme Management Office

The Program Management office, run by a 3rd party, will include the following responsibilities:
- Support the workstreams' delivery resources in producing Workstream artefacts.
- Manage overall delivery of the 3rd Party Programme Management Team.
- Works with the Forum, its Working Groups and subsequent Workstreams on key decisions.
- Coordinate and manage the Working Group's meetings, workshops and community engagement.
- Align Working Group activities with Workstream timelines and deliverables and supports coordination of resources across locations.
- Coordinate regular progress reporting, RAG dashboards and escalation processes.
- Collaborate with work stream leads to define and track cross-program dependencies and milestones.
- Managing and running the consultation with the support of all Workstreams.

4   DELIVERABLES

Artefacts will be produced, reviewed and approved within each workstream through their working sessions and workshops. Certain deliverables will be reviewed and approved by the Working Group (Financial Crime and NPA Design Hub respectively), and potentially final review and approval from the Forum. The level at which a deliverable can be signed off is specified in the deliverables section of this document.

4.1 Programme Management Office

Deliverable	Description	Deliverable date	Approval level
Programme Initiation Document (PID)	Project Definition that includes: • Consultation Approach • Key Milestones • In and out of scope • Deliverables Matrix	Apr-17	Design Hub
Detailed programme level plan and Artefact map	• Aggregation of all the project's multiple workstreams consolidated into a Programme wide plan. • Consolidated view of all planned deliverables (artefacts) mapped across workstreams which define scope of all design artefacts.	Apr-17	Design Hub
Resource plans	All the workstreams' resourcing requirements and requests consolidated into a central view.	Apr-17	Design Hub
Stakeholder matrix across the programme	Consolidated matrix of all key members across each workstream, their affiliation and contact details. This will evolve with the project.	Issued, Mar-17	Design Hub
Central depository for artefacts	Shared site allowing access for all workstream members to share documents in a secure location.	Completed, Mar-17	Design Hub
Consultation Approach	• Define the Purpose, Scope, Principles, Process and documentation of the consultation. • Agree with WS leads on workstream input and process once defined.	May-17	Design Hub & Forum
Blueprint Production	Wrapper document that consolidates the Blueprint document into a single coherent artefact. Approved by Forum.	Jul-17	Design Hub & Forum
Consultation Paper	The formal document to accompany the Blueprint, lays out the purpose and aim, explains how the consulted should engage, the plan for consultation.	Jun-17	Design Hub & Forum
Consultation Questionnaire	Tailored questionnaire to structure feedback.	Jul-17	Design Hub & Forum
Maintenance of Project Deliverables	Regular maintenance of programme artefacts (meeting coordination, stakeholder matrix, regular status reporting, action logs, RAID logs, resourcing plans, central depository of artefacts).	Q2 – Q4 2017	Design Hub
NPSO Handover Plan[3]	Agree with PSODG the touch points between Forum activities and NPSO formation to facilitate a smooth transition of activities and artefacts.	Q3 2017	Design Hub & Forum

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[3] This activity to be confirmed by Payments Strategy Forum

4.2 Workstream 1 – User requirements and rules

#	Deliverable	Description	Deliverable date: Pre-consultation	Deliverable date: Post-consultation	Approval level
1	Design Principles	Set of principles underpinning the design of the EUN solutions. These will be based on the PSF strategy. They will provide as a design guide to ensure the solutions designed solve for the detriments identified	Issued by WS, Mar-17	N/A	Workstream & Design Hub
2	Design Scope	Clear definition for each of the EUNs of what is in scope and out of scope for the requirements and rules design.	Issued by WS, Mar-17	N/A	Workstream & Design Hub
3	Requirements	High level requirements for each of the EUN solutions. These will be made up of the below sub component deliverables.	Jun-17	Nov-17	Workstream & Design Hub
3.1	Use Cases	Agreed set of Use Cases for each of the NPA EUN solutions. These will be generated through workshops with the various end users. These will be classified into essential and non-essential use cases	Apr-17	N/A	Workstream & Design Hub
3.2	User Stories	High level Functional stories based of each of the essential use cases across the 3 EUN solutions.	Jun-17	Nov-17	Workstream & Design Hub
3.3	Exception cases	Set of high-level alternate cases (deviation from the 'happy path') for each of the three solutions. These will not provide resolution protocols for the exception cases identified	Jun-17	Nov-17	Workstream & Design Hub
3.4	Non Functional requirements	Non-functional requirements for each of the EUN solutions. NB: Technical requirements not be included.	Jun-17	Nov-17	Workstream & Design Hub
3.5	Acceptance Criteria	Acceptance criteria for each of the solutions	Jun-17	Nov-17	Workstream & Design Hub
4	Business Rules	Business rules for each of the EUN solutions with association to the relevant requirements	Jun-17	Nov-17	Workstream & Design Hub
5	End to End (E2E) Journeys	End to end graphical representation of the various stages/points along the lifecycle of each of the EUN solutions. NB: Not to be confused with customer journeys which include further aspects such as customer experience, Front end design, Colours, Interaction points etc.	N/A	Nov-17	Workstream & Design Hub

#	Deliverable	Description	Deliverable date: Pre-consultation	Deliverable date: Post-consultation	Approval level
		Customer Journeys are out of scope for WS1.			
6	Requirements Traceability Matrix	Requirements traceability matrix providing an overall view of the Use cases, User Stories and Business Rules	N/A	Nov-17	Workstream & Design Hub
7	EUN Blueprint	Draft outline of the Blueprint-specific to WS1 which will give a single integrated view of the requirements and rules for the 3 solutions: • Context • Overarching EUN needs addressed for each of the solutions. • Design Principles • Summary of requirements and rules for each solution. • Considerations to be made in delivery of the solutions (e.g. Data protection, Fin crime etc.). • Open questions (if any)	Jun-17	Nov-17	Workstream & Design Hub, Forum

4.3 Workstream 2 – NPA Design and Transition

#	Deliverable	Description	Deliverable date: Pre-consultation	Deliverable date: Post-consultation	Approval level
1	Consultation Paper Content	• Design and document a High Level Design for the New Payments Architecture that meets the principles as described in section 2.2 above to a level suitable for consultation. • Provide suitable level detail from the NPA blueprint (point 2 below) to inform the delivery of the consultation paper. • Identify the main NPA design related consultation areas that need further questions to ensure useful feedback that will enable the development of the NPA and with it, wider stakeholder buy-in.	July-17	n/a	Workstream & Design Hub

#	Deliverable	Description	Deliverable date: Pre-consultation	Deliverable date: Post-consultation	Approval level
2	NPA Blueprint	Document the design of the NPA to a level suitable to hand over to the NPSO by the end of 2017 that can be used by them to commence the initial stages of system procurement (e.g. RFI) and which should include:- • a definition of the NPA participants/ players and how they will engage with the NPA • a set of user non-functional (inc. target SLAs) and functional requirements described through a number of use cases (i.e. a PSP initiating an attended/ unattended payment) • provision of a set of NPA Design Principles (broken down in to Business, Application, Data and Technology) that build on the principles in section 2.2 • an options analysis (e.g. Centralised vs Distributed - Benefits, Pros, Cons, Risks) that establish the rationale for the design route being recommended • a conceptual model of the NPA that allows the reader to gain a non-technical level understanding of the NPA and an understand the layering approach of the design • a logical architecture of the NPA that allows a more technical reader to understand how the requirements are fulfilled by the NPA • identify which elements already exist (which either fully or partially meet the requirement) or where it is a new element • in keeping with the principles	July-17 to a level to inform deliverable 1	Nov-17	Workstream & Design Hub

#	Deliverable	Description	Deliverable date: Pre-consultation	Deliverable date: Post-consultation	Approval level
		in 2.2, identification and documentation of which of the logical elements and layers of the NPA will be built once through an open competitive tendering process and which will be open to multiple vendors • a functional description of the main elements NPA and the layers • Identification of the main interfaces, standards and APIs used • a description of the main message flows for the identified use cases presented in the form of 'swim-lane' diagrams with supporting descriptions. • confirmation that the NPA will support the Bank of England's approach on Settlement			
3	NPA Proof of Concepts	Assess the need for and then where appropriate document the high-level requirements that would enable the design and build of a limited prototype[4] of the identified elements or functions of the New Payment Architecture. For those PoCs agreed at the June PSF undertake the build and development of the PoCs before handing over to the NPSO at the end of 2017.	7 June-17 PSF Forum Meeting	Dec-17 (See footnote 4)	Workstream & Design Hub
4	End User Requirements validation	Validate that the NPA target architecture can support the End User Requirements from WS1. Make modifications to the design of the NPA target architecture that are required to support the End User Requirements in as much as those changes are not at odds with the principles in	July-17	Oct-17	Workstream & Design Hub

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[4] The prototype will be subject to separate decisions on accepting the proposed approach and appropriate funding, and If required, industry and/or vendor commitments to reduce or eliminate additional funding.

#	Deliverable	Description	Deliverable date: Pre-consultation	Deliverable date: Post-consultation	Approval level
		section 2.2.			
5	Transition States	Define and document the high level design of the transitional states from 'as is' to the 'to be' architecture to WS3 including any interactions with RTGS together with a definition of how current payment service interfaces (e.g. BACs) could be supported on an interim basis.	July-17	Oct-17 (Following consultation review)	Workstream & Design Hub
5	Settlement risk management & process with the Bank of England	Production of an options paper for the settlement risk management & process with the Bank of England outlining the proposed settlement model for the New Payments Architecture.	July-17	n/a	Workstream & Design Hub

4.4 Workstream 3 – Implementation planning and detailed Cost Benefit Analysis

#	Deliverable	Description	Deliverable date: Pre-consultation	Deliverable date: Post-consultation	Approval level
1	Payment Industry Landscape Map	A high level map which will draw out the industry initiatives, regulatory changes etc. across the payments ecosystem. This map will provide sequence and what focus areas industry are providing resources as well as highlight the change risk across all initiatives.	Apr-17	Oct-17	Workstream & Design Hub
2	Cost Benefit Analysis method and approach (Inception Report)	CBA's inception report will provide: A detailed view on how the CBA team will undertake the CBA methodology and timeline based on lessons learned from phase 1 and new available information on Phase 2 design and implementation plans.	Issued by WS, Apr-17	N/A	Workstream & Design Hub
3	High Level NPA Implementation Options	High Level implementation plan with milestones, deliverables, resourcing, risks, and issues will be produced based on the dependencies to be reviewed. Sign off the approach produced for	May-17	Oct-17	Workstream & Design Hub

#	Deliverable	Description	Deliverable date: Pre-consultation	Deliverable date: Post-consultation	Approval level
		detailed deep dive.			
4	Transition Plan	Transition plan will be produced, based on WS2's transition dates.	Jun-17	Nov-17	Workstream, Design Hub & Forum
5	Detailed Implementation Plan	A detailed implementation plan with milestones, deliverables, resourcing, risks, and issues will be produced based on approval of the high level plan.	Jul-17	Nov-17	Workstream, Design Hub & Forum
6	CBA report	CBA's report will provide: • A Cost Benefit Analysis for the NPA, based on information gathered and processed up to the end of June, with input from Workstream 2 initial design. • Detailed view on how the CBA team performed data collection, interviews, data processing and analysis. • Based on lessons learned from phase 1 and new available information on Phase 2 design and implementation plans. After taking into account consultation responses from industry, refine the cost benefit analysis and obtain final approval from the Forum.	Jul-17	Nov-17	Workstream, Design Hub & Forum

4.5 Workstream 4 – Commercial Approach and Economic Models

#	Deliverable	Description	Deliverable date: Pre-consultation	Deliverable date: Post-consultation	Sign-off level
1	Commercial Approach and Economic Models for NPA	High Level Draft for consultation.	Jun-17	N/A	Workstream, Design Hub & Forum
2	Final Commercial Approach and Economic Models	Funding model ready for transition to NPSO DG approved by the Forum.	N/A	Nov-17	Workstream, Design Hub & Forum

4.6 Consultation Process

4.6.1 Overview

In July we will issue a Blueprint consisting of artefacts that reflect the next iteration of the Strategy in order to conduct a consultation amongst those that may be affected by the changes. This Blueprint will be presented to the Payments Community. Responses will be sought to assess the degree of consensus with the solution set out in the Blueprint and the implementation approach that is being developed in this phase of the Forum's work.

The Blueprint is being developed with involvement from a set of stakeholders, designed to be representative of the overall community and bringing views from multiple parties, with the intention of achieving broad agreement during the consultation.

The PSF will issue the Blueprint for consultation on 28th July to the Payments Community. The Consultation will close on 22nd September, with a report on the outcome of the consultation in addition to a revised Blueprint reflecting those outcomes to be issued by 30th November 2017 for Forum review, with the final version being issued by 15th December 2017.

4.6.2 Purpose

The purpose of the consultation is to seek views from the Payments Community on the solution and implementation approach for NPA outlined in the Blueprint. The final NPA Blueprint will be refined in line with the consultation responses. It is anticipated that following that refinement, the next stage of NPA will be taken up by the NPSO.

4.6.3 Principles

The consultation will comprise of the following principles:
- Provide transparency of the Forum's work on the NPA to the Payments Community.
- Solicit input and confirmation from an audience representative of all participants in the payments ecosystem, both providers and users.

There should be value to both the Forum and the Payments Community in the consultation. The whole community has an opportunity to respond, however it is important to note that The Strategy is not open to re-consultation.

Consultation questions should be set out to confirm decisions and conclusions reached by the Design Hub, and ultimately the Forum. The questionnaire will be asked in a way that will enable answers to be subdivided by Workstreams for analysis, action and response.

The consultation should not only cover the Blueprint solution, but also seek to inform related areas about which the community's input and comfort are critical, namely the implementation planning of NPA, the CBA and proposed funding options for building and running the NPA.

4.6.4   Process

The consultation will have the following stages:
- Approval of the Consultation document for the intended audience, on 12th July by the Forum.
- Issue of the Consultation documents 28th July:
    o Accompanied by a consultation questionnaire which will structure the audience responses.
    o Supported by stakeholder events.
- Consultation Period until 22nd September.
- Analysis of Consultation and issue of an Interim report by 27th October.
- Issue of Consultation report to Forum on 24th November.
- Forum approves the report on 30th November.
- Update of PSF documents ready for handover to NPSO by 15th December.

4.6.5   Documentation

The set of documents issued for the consultation is envisaged as follows:
- Consultation Overview
    o Describing the purpose of the consultation, timescales, process and outcomes.
- Consultation Questionnaire – a set of closed questions targeted at each section of the blueprint, intended to support the principles and objectives of the consultation.
- NPA Blueprint: Summary Requirements and Rules for Request to Pay, Assurance Data and Enhanced data.
- NPA Blueprint: Consultation Design Summary.
- NPA Blueprint: High Level NPA Implementation Options.
- NPA Blueprint: Interim CBA Summary.
- NPA Blueprint: Proposed Funding models for NPA implementation, options for consultation.

The detailed documents produced in the work in this phase should also be available for review:
- Detailed implementation phase documentation and working papers will be available on the PSF website for reference but not published specifically as part of the Consultation.

4.6.6   Intended audience

The consultation will be available to the Payments Community as well as targeted questions/options for sections of the community (TBC).

4.6.7 Who will run the consultation

The consultation takes inputs from all workstreams therefore the consultation will be managed by the Design Hub and facilitated with the support of the workstreams. Post consultation final versions of documentation will be approved by the Forum before issue and formal handover of activities to the NPSO.

4.6.8 Term

The Blueprint contains the consultation ready summarised version of each workstreams' output and it will be a set of documents rather than a single document.

5 DEPENDENCIES

Over the course of the project, workstreams and their artefacts require certain interlocks between other workstreams and/or artefacts. As a result, workstreams will remain in regular communication around any dependencies between workstreams within NPA and workstreams within the Financial Crime project.

Due to the strict timelines around the project, and where possible, the workstreams have created soft dependency and hard dependency deadlines in order to facilitate early release of information to assist workstreams.

As workstreams are developing in parallel, soft dependency dates have been set to encourage workstreams to share draft documentation with other workstreams to allow for continued progress. Hard Dependencies are set for final documents to be shared with workstreams that are dependent on the information, to allow for iteration and refresh.

There are wider long term dependencies on elements such as data privacy and liabilities; although these contextual dynamics are not directly in the NPA scope, they may influence the long term scale and nature of key solutions.

The below illustrates the dependencies identified during the mobilisation phase between workstreams:

5.1 WS1 Dependencies

Dependency Direction	Requirements	Description	Indicative Soft Dependency Date	Indicative Hard Dependency Date
WS2 is dependent on WS1	High level EUN Requirements	Draft requirements from WS1 are fed into the draft design outline of the NPA Design.	31-Mar-17	15-May-17
WS2 is dependent on	Detailed EUN Requirements	Final requirements from WS1 are fed into the	15-May-17	06-Jun-17

Dependency Direction	Requirements	Description	Indicative Soft Dependency Date	Indicative Hard Dependency Date
WS1		baselined design outline.		
WS3 is dependent on WS1	Benefit statements from user cases	Solution design will feed into the development of the Implementation (high-level use cases contain indicative benefits).	31-Mar-17	06-Jun-17
WS1 is dependent on Consultation outcomes	Consultation Responses	EUN feedback from consultation may affect final deliverable and iteration will likely be required.	31-Aug-17	10-Oct-17
WS1 is dependent on Fin Crime Consultation	Fin Crime consultation on Use Cases	WS1 recognises that certain use cases have direct Fin-Crime implications. For example, Confirmation of Payee as part of the Assurance data solution requires consideration to ensure it is not used as a phishing tool.

Fin Crime advisor (from industry) is required for input into WS1 activity. | 01-May-17 | 06-Jun-17 |

5.2 WS2 Dependencies

Dependency Direction	Requirements	Description	Indicative Soft Dependency Date	Indicative Hard Dependency Date
WS3 is dependent on WS2	NPA Solution Design (Cost Components)	Solution design will feed into the development of the cost components for CBA as well as the Implementation plan.	31-Mar-17	16-Jun-17
WS3 is dependent on WS2	WS2 Transition plan	Transition plan from WS2 (produced on the prototype approach and results observed) will feed into the Implementation plan.	22-May-17	16-Jun-17
WS2 is dependent on consultation	Consultation Responses	NPA Design feedback from consultation may affect final deliverable.	31-Aug-17	10-Oct-17
WS4 is dependent on WS2	NPA Solution Design and Transition Model	Solution design will feed into the development of Funding Model.	16-Jul-17	30-Sep-17

5.3 WS3 Dependencies

Dependency Direction	Requirements	Description	Indicative Soft Dependency Date	Indicative Hard Dependency Date
WS4 is dependent on WS3	Implementation Plan & CBA Report	Implementation plan and strategy, as well as CBA results, will feed into final Funding Model proposal.	31-Jul-17	30-Oct-17
WS3 is dependent on consultation	Consultation Responses	Responses around implementation and CBA may affect final Implementation plan and CBA respectively.	31-Aug-17	10-Oct-17
WS3 Implementation is dependent on WS3 CBA	CBA results	Implementation may change due to CBA findings and nature of consultation responses.	31-Aug-17	10-Oct-17

5.4 WS4 Dependencies

Dependency Direction	Requirements	Description	Indicative Soft Dependency Date	Indicative Hard Dependency Date
WS3 is dependent on WS4	Funding Model	Final funding model may affect the Final Implementation Plan as well as potential financing costs taken into account as part of the final CBA.	31-Aug-17	10-Oct-17
WS4 is dependent on consultation	Consultation Responses	Responses around proposed Funding Model may affect final Model.	31-Aug-17	10-Oct-17

5.5 Dependencies on Financial Crime

Financial Crime (and their respective 7 workstreams) are running under the assumption that Financial Crime can progress in isolation and will not attract dependencies with NPA, however there will be elements within the Financial Crime project that will require collaboration and communication with the NPA project. For example, the Strategic Analytics component (Payment Transaction Workstream) will require outcome from Workstream 2 regarding the data structure within the solution design for the New Payment Architecture. This dependency will likely not exist until year 2 or 3 of the project, however the project will have regular communication to assist in the evolution and compatibility.

Certain Financial Crime workstreams will have a dependency on Cost Benefit Analysis however this will be defined at a later stage in the Financial Crime progress.

6 TIMELINES

Below illustrates the outlay of effort across the Design Hub's Workstreams and their respective focus on activities. The Design Hub will review and iterate plans, on an ongoing basis, in collaboration with all the workstreams.

6.1 NPA Programme Plan
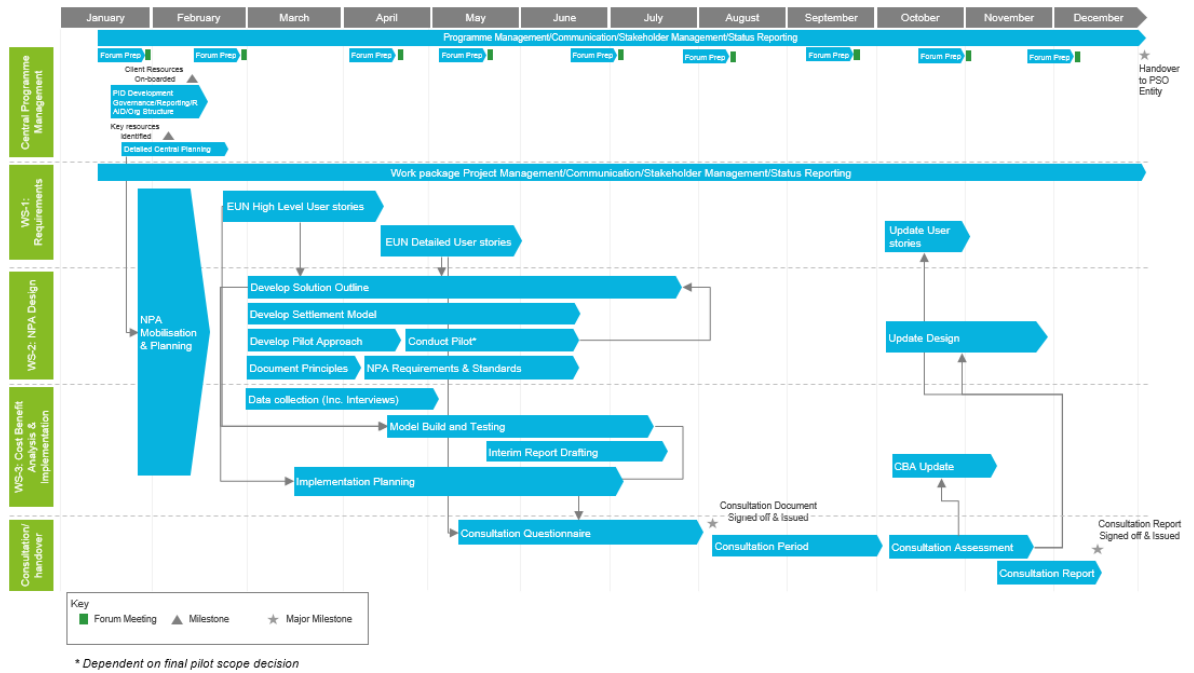
6.2 NPA Workstream 1: User requirements and rules
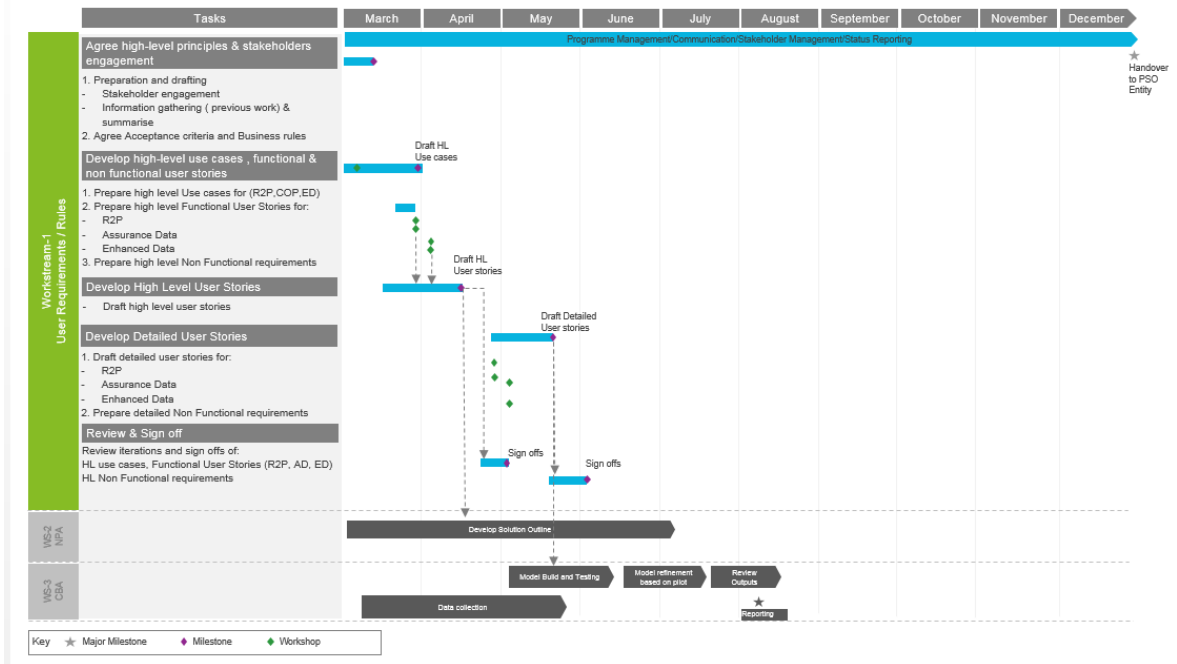
6.3 NPA Workstream 2: NPA Design and Transition
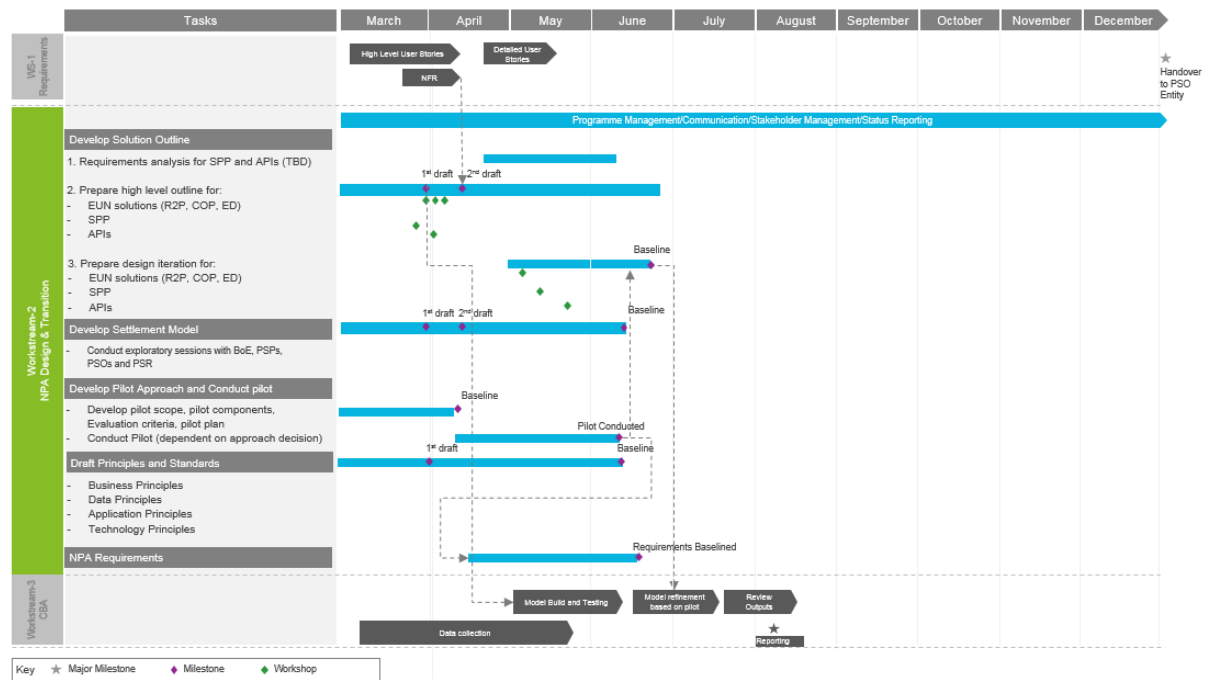
Note: Base-lined plan to be issued May-17

6.4 NPA Workstream 3: Implementation planning and detailed Cost Benefit Analysis

payments
strategy
forum

	Tasks	March	April	May	June	July	August	September	October	November	December

Programme Management/Communication/Stakeholder Management/Status Reporting

WS-1 Requirements

High Level User Stories   Detailed User Stories

NFR

★ Handover to PSO Entity

WS-2 NPA Design Transition

High level solution outline

Financing costs

Design iteration   ◆ Baseline

Workstream-3 CBA & Implementation

Mobilisation & Data Collection
1. 1-1 Lessons Learned sessions
2. Information gathering & research
3. Cost data collection interviews
4. Business case interviews
5. Focus groups

Implementation Planning
1. Develop Payments Industry Roadmap
2. Develop High level NPA Implementation options
3. NPA Transition Planning
4. Implementation Roadmap

CBA Development
1. Inception report
2. Workshops
3. Data processing, modelling and analysis
4. CBA report drafting
5. Model Adjustments and testing
6. Review and finalisation of interim report
7. Delivery of interim report

◆ Inception report
◆ Workshop 1
◆ Workshop 2
★ Interim report

Key	★ Major Milestone	◆ Milestone	◆ Workshop

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7   RESOURCING

The Design Hub Chairs will be responsible for identifying and securing the necessary resource to meet the Design Hub scope, activities and deliverables.

Additional technical expertise will be drawn from the Payments Community on a voluntary basis. It will be the role of the Chair to identify the technical expertise required and work with the Forum Secretariat to communicate this to the Payments Community. The Chair reserves the right to replace members of the WG if they are not making an active contribution.

A request to the community was published on the Forum website for volunteers for the Design Hub. The request was for expressions of interest and these will be reviewed by the Chairs and Workstream Leads who will look to balance the participation of a range of stakeholders, against the creation of focussed and effective core teams.

There are four levels of participation for volunteers:

1. Core Workstream Team – approximately 6-8 people representing a range of industry and SME skills who will be responsible for direction and realising the goals of the workstream.
2. Workstream Delivery Team – responsibility for production of solution artefacts and key output documents.
3. Subject Matter Advisors – provide subject matter advice at workshops for direct input into requirements and review.
4. Workstream 2 (Design & Transition) also has a Development and Engineering team who will scope the prototypes required to prove the core and innovative elements of NPA.
5. Workstream Feedback Group – respond to requests for comment, and attend community round tables.

7.1 Workstream Specific Resourcing Views

The resourcing views below are the currently understood resourcing needs of the project as at 30th March 2017.

7.1.1   Workstream 1 – User requirements and rules

The Workstream leads propose the following workstream structure and resourcing needs which will be resourced at the discretion of the Workstream leads through Industry volunteers, contractors or 3rd party providers:

Workstream Governance
- 1 x Project Management Support / BA
- 1 x Business Analyst

Business Analysis Team (delivery team)
- 2 x Business Analysts
- 2 x Business Analysts – Anticipated volunteers from The Community estimated start date in April/May)

Advisory Team: In-depth expertise on the area and able to provide independence advice with the ability to offer 2 days a week

- 4 x Banking/payment specialists
- 1 x Legal specialist with a grasp of data privacy and protection regulations
- 1 x Fintech specialist

7.1.2 Workstream 2 – NPA Design and Transition

The Workstream leads propose the following workstream structure and resourcing needs which will be resourced at the discretion of the Workstream leads through Industry volunteers, contractors or 3rd party providers:

Workstream and Architecture Governance
- 1 x Project Management Support
- 1 x Project Support

Architecture Team (delivery team)
- 0.5 x Chief Architecture
- 1 x Architectural Technical Lead
- 4 x Architects – familiar with Messaging, Settlement and Rules, Transition Architecture (if from PSOs 50% FTE)

Engineering Team (Dependent on prototype Approach taken)
- Dependent on agreed prototype approach

Design Authority
- Up to 10 x Advisors (part time): PSP and PSO Architects, plus Vendor architects

Requirement Team
- 2 x Business Analysts

7.1.3 Workstream 3 – Implementation planning and detailed Cost Benefit Analysis

The Workstream leads propose the following workstream structure and resourcing needs which will be resourced at the discretion of the Workstream leads through Industry volunteers, contractors or 3rd party providers:

Workstream Governance
- 0.3 x Project Management Support

Core Advisory Team
- Advisory team being established
- 6 x Core Advisory team members

Cost Benefit Analysis – dedicated team
- 0.2 x Project Management Support
- 1 x Technical Lead
- 2 x Business Analysts

Implementation – dedicated team
- 1 x Project Manager

- 1 x Project Planner
- 1 x Business Analyst

7.1.4 Workstream 4 – Commercial Approach and Economic Models

The Design Hub propose the following structure and resourcing needs which will be resourced at the discretion of the Workstream leads through contractors or 3rd party providers:

Workstream Governance
- 1.0 x Project Management and Technical Support

7.1.5 Programme Support (covering Fin Crime and NPA)

The Design Hub propose the following structure and resourcing needs which will be resourced at the discretion of the Workstream leads through contractors or 3rd party providers:

- 1 x Programme Manager
- 1 x Project Manager (also covering consultation & NPSO handover)
- 1 x PMO Support (covers NPA and Fin Crime)

7.1.6 Legal Support

The Design Hub propose the following structure and resourcing needs which will be resourced at the discretion of the Workstream leads through contractors or 3rd party providers:
- 2 x Legal Advisors

This is to be confirmed once legal requirements are understood.

7.1.7 Consultation Support

The Design Hub propose that the consultation paper and process be supported through the combined effort from resources in Workstream 1, Workstream 2, Workstream 3 and Workstream 4 (listed above), and will be managed by Programme Support.

7.1.8 Offboarding of resources

Resource changes will follow the procedure below:
- Workstream (WS) lead informs 3rd Party Contractor Programme Support Team of request to offboard a resource.
- 3rd Party Contractor Programme Support Team informs Payments UK (PUK) that resource is to be offboarded.
- WS leads, who have open resource requests that fits the offboarding resource profile, are offered the resource for their workstream.
- If there is a skills match, the resource can be moved to the new workstream with the WS lead's approval.
  - o The resource is informed of the move and a move date agreed.
- If no alternative slot exists on the Programme, the resource is informed by the 3rd Party Contractor Programme Support Team they are leaving the Programme.
  - o PUK issues notice to the resource.

7.2 Additional Dedicated Resources

The Forum have agreed that where additional dedicated resources are needed as a result of a shortfall in the number of volunteer resources against the project's needs, these resources will be sourced by Payments UK or an Industry equivalent – as requested by the Design Hub. They will be assigned to work on the following basis:
1. Payments UK or industry equivalent is the contracting agency for the resource.
2. The resource does not represent Payments UK / industry equivalent in the context of the resource's work for the Forum.
3. The WS leads have the right to accept or reject a resource recommended by Payments UK / industry equivalent
4. The resource is a member of the PSF team and a part of its working structures.
5. The resource is a full time dedicated member of the Workstream they are assigned to, unless otherwise agreed by the Workstream Lead
6. The resource will be under the direction of, and report to, the Workstream Lead (and Chief Architect for Workstream 2). This authority will at times be delegated the 3rd Party Contractor Programme support team.
7. The resource is responsible for the undertaking of tasks and production of deliverables as per the agreed Workstream plan and/or as directed by/agreed with the Workstream Lead.

8   PROGRAMME GOVERNANCE

8.1 Governance Objectives and Principles

Governance is a formal management framework and structure supported by a set of standard processes and practices. The governance framework and structure is used to enable the Forum, its Working Groups and other vendors to mutually manage the relationship, expectations, contractual dependencies and services required to achieve the objectives of the Programme.

The overall governance of the program is the Forum and will be directed through its working structure supported by a 3rd party contractor. The purpose of this section is to describe the processes, procedures and activities necessary for the governance:
- Overall governance organisational structure
- Key roles and responsibilities of the Design Hub.
- Frequency of the Governance meetings.

The key objectives of the governance process and procedures are to:
- Provide a set of principles and processes for the management of the relationship between the Design Hub and their performance of their workstream's respective obligations.
- Ensure that appropriate key stakeholder representation will be established by the Design Hub.
- Maintain operational service control and performance through review and approval of key decisions and appropriate monitoring of program status, timelines and agreed deliverables.
- Be proactive and responsive in planning, issue and change control management.

8.1.1   NPA Detailed Organisation Structure

It will be the role of the Design Hub Co-Chairs (with the assistance of the 3rd party PMO):

- To maintain, with support from the Forum secretariat, the members (appointed by the chairs) of the Hub
- To ensure the workstreams are adhering to the scope, objectives and deliverables approved.
- To initiate and ensure the effective and timely delivery of the individual workstreams,
- To report back to the Forum.
- To ensure alignment with relevant initiatives, the Hub Co-Chairs will ensure the relevant organisations are properly represented. This will include representatives from the Payment System Operators (PSOs); the Bank of England's RTGS review project team and API Implementation Entity.
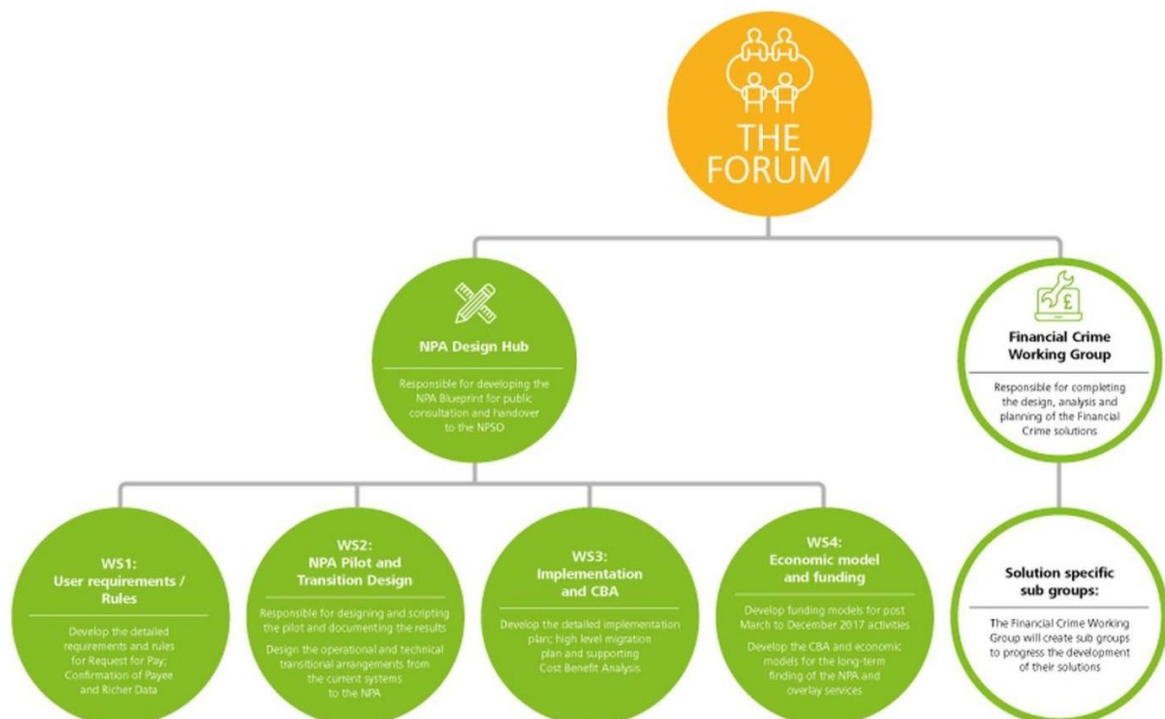
9   CONTROLS AND REPORTING

The 3rd party PMO manages a streamlined and controlled programme management through the following structure for controls and reporting:

9.1 Working Group Plans

The Working Groups and their respective Workstreams will develop plans for delivery of their working sessions, wider workshops and key artefacts.

9.2 Regular Status Reporting

Progress reports will provide an overview of the key activities completed in that period, the key activities planned for following period, the key risks and issues involved with actions/decisions, and finally upcoming key milestones and key input into Working Groups for all active workstreams.

9.3 Consolidated Meeting Schedule

The Consolidated Meeting Schedule contains a list of all meetings across all the workstreams, and highlighting the category (such as Inception Meetings, Workshops, Working Sessions, and Education Sessions).

9.4 Standardised Meeting Minutes Template

Standardised template which will capture all the key information for each meeting the Workstreams hold.

9.5 Shared Mail Box

A Shared mail box for the Central Programme Office to collate all meetings centrally, distribute material and assist in providing structure to the stakeholders and programme. The email address is psfcentralteam@uk.ey.com

9.6 Central Site for Artefacts

A centrally shared site for artefacts with shared access to artefacts created by the workstreams for the stakeholders, including deliverables for the programme. Note that only approved stakeholders will have access.

9.7 Stakeholder Matrix

A consolidated matrix contains a list of all the stakeholders across NPA and their workstreams. Each of these workstreams is further split into the participation category (as defined in the community engagement under section 5). It contains the names of leads/chairs and members in each team/group along with their company affiliation and contact details

9.8 Clear Organisation Structure

The organisation structure provides alignment from the Forum through Working Group chairs down to workstreams under NPA. This also illustrates the line of authority.

9.9 Action Tracker

A standardised action tracker which tracks the status and progress of each action arising from any meeting or workshop. Other information, such as reference number, topic, description, ownership and target resolution date is also captured.

9.10   RAID log

A Risks, Assumptions, Issues and Dependency log is tracked for NPA workstreams. It contains information about risks, issues, assumptions and dependencies for each

workstream.

9.11 Communication plan

It is important that The Design Hub is properly collecting and distributing status, risks, issues and dependencies. This information needs to be collected starting at the lowest levels of the project and then filtered and disseminated to the higher levels of the programme.

Activity	Frequency	Summary
Design Hub Working Group	Weekly	Regular meeting with all workstream leads and Design Hub Chairs to update on progress status and issues
WS1 Meeting	Weekly	Regular Workstream 1 meeting with Workstream leads
WS2 Technical Design Authority	Weekly	Regular Workstream 2 meeting with Workstream leads and technical advisors regarding solution design
WS3 Meeting	Weekly	Regular Workstream 3 meeting with workstream leads and project leads for Implementation and Cost Benefit Analysis
WS1 Use Case Workshop	Ad-hoc	Definition and capture of the likely Use Cases applicable for each End User Needs solutions through workshops with representatives from the various end user stakeholders/experts/representatives
WS2 Design Working Sessions	As planned	Collaborative workshops between the workstream and the architecture community to address prioritised architectural topics
WS3 CBA Focus Interviews	Ad-hoc	Small focus interviews with stakeholders for information gathering and methodology process
WS1 Industry engagement	Ad-hoc	Sessions to engage the industry regarding End User Needs Requirements
NPA Programme Management & Alignment	Weekly	Sessions held with the Programme Director, PMO and all workstream Project Managers, to review progress, risks, issues and interlocks
NPA Education Sessions	Ad-hoc	Sessions to bring the community up to speed with the latest developments from the NPA Design Hub
WS4 Meeting	Fortnightly	Regular Workstream 4 meeting between workstream lead and project team
WS4 Working Sessions	As planned	Collaborative sessions to develop the funding models for the NPA

9.12 Wider community communication

The PSR established the Payments Community to provide a flexible way for all interested individuals to influence the work of the Forum.

The Community is open to everyone with an interest in payment systems, whether or not they are members of the Forum. It currently includes people and organisations with an interest in payment systems and services, who have indicated that they would like to contribute to shaping the Forum's work.

The PSR provides sufficient communication between the Forum, its working groups and the wider community

10 WORKSTREAM LEADS

The Workstream leads are detailed as follows:

Stakeholder Group	Company	Key Responsibility
NPA Design Hub (Working Group)		
Otto Benz	Virgin Money	Co-Chair
Paul Horlock	Nationwide	Co-Chair
WS1: User Requirements/Rules		
Sian Williams	Toynbee Hall	Co-Chair
Carl Pheasey	Money Advice Service	Co-Chair
WS2: NPA prototype and Transition Design		
Carlos Sanchez	Ipagoo	Co-Chair
Michael Maier	Fidor	Co-Chair
WS3: Implementation and CBA		
Mike Smith	Raphael	Co-Chair
Becky Clements	Metro Bank	Co-Chair
WS4: Funding		
Faith Reynolds	Financial Services Consumer Panel	Chair

The Stakeholder groups and their responsibilities during this project/programme can be found in the below attachment, which is updated monthly:

PSF_Stakeholder_Mat
rix 03032017.xlsx

11 PROGRAMME UPDATE

11.1 Overview

The 3rd party PMO will be responsible for producing a regular programme update for the Forum Chair, the Secretariat and the Hub Co-chairs. This update will include:
- Progress to plan
- Risks and Issues
- Source sufficient resources for the Design Hub demand

11.2 Change Control

Any changes in scope will follow the change control process as agreed. Change control may be initiated due to changes (either increase or decrease) in the following:
- Scope
- Time
- Requirements
- Resources/Personnel

- Location
- Software
- Hardware and/or Infrastructure

12 RISK MANAGEMENT

12.1 Overview

All project Risks, Assumptions, Issues and key Decisions will be captured in the project RAID log, and will be highlighted in Standard Project Reporting. The use of this log began during inception and is included along with the inception phase deliverable package. As the project moves forward this log will continue to be updated and coordinated with the overall RAID process of the programme PMO.

12.2 Issue Management

Issues are actual events that are causing delay, inconvenience, road bumps, in-decision or affecting time, quality or scope. In the event the Working Groups cannot resolve issues then they will be escalated through the governance structure.

12.3 Risk Management

Risks are items that have the potential to impact the programme. Risks are identified and mitigations are also identified and assigned to key project stakeholders. Risks are mapped via a matrix of likelihood against impact. If a risk materialises then it is converted into an issue with the appropriate linkage recorded.

12.4 Principle Risks

The principle risks identified by the Working group are highlighted below.

Principle Risk	Mitigating Actions
Lack of available resourcing delaying production of NPA Blueprint	3rd Party PMO has been engaged and detailed resource planning underway - Community Engagement Framework issued to request resources from community - Immediate "no regrets" resourcing approved by Design Hub and being sourced through Payments UK
Stakeholder disagreement leading to delay in direction and content of workstreams leading to lack of agreement on blueprint	- Workstream structure and leads in place - Community Engagement Framework has been agreed and deployed - Stakeholder education sessions planned and underway
Lack of buy-in from PSOs on output, leading to lack of take-up of blueprint	PSOs are actively engaged in the following: - Workstream 1 - investigation of existing intellectual capital - Workstream 2 – Technical Design Authority - Workstream 2 - Education sessions
NPA Design Hub doesn't complete the necessary clearing and settlement definition work, in line with the Bank of	Bank of England are actively engaged: Attended February's Design Education Session

13 RELATED DOCUMENTS

The following documents provide reference and can be found on the Forum's website:
- The Forum's Final Strategy (published November 2016)
- The Horizon Scanning Working Group documents (from The Forum's Phase 1 in 2016)
- The NPA Design Hub Terms of Reference
- The 30th January Forum Update from the NPA Design Hub