

PAYMENTS STRATEGY FORUM – ACTION LOG (12th July 2017) ¹

OPEN ACTIONS (GREYED OUT ACTIONS ARE COVERED UNDER THE AGENDA; HIGHLIGHTED ACTIONS REQUIRE AN UPDATE)

Action Ref	Action Description	Action Owner	Meeting Raised	Status	Status Update
ID047	EY to ensure that the final 'handover' deliverable is a final and detailed NPA blueprint	PSF Central Team	12 July Forum	In progress	29th September 2017 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	06th November Update to be given at the 13 th November meeting. 27th November Letter circulated to the Forum. UK Finance will attend the 30 th November meeting and take any questions. Action to be closed.
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.	Hamish Thomas	29 Sept Forum	In progress	06th November 2017 Draft consultation assessment report and messaging to be discussed at the November 13 th 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.	Hamish Thomas	29 Sept Forum	In progress	06th November 2017 Draft consultation assessment report to be discussed at the November 13 th meeting. Action to remain open until the Forum agrees the final report.

¹ Log created from the April 2017 meeting

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 th November Forum	To be closed	27th November 2017 Included on the agenda for the 30 th November meeting. Action to be closed.
ID055	Ruth Evans to write to the Chairs of UK Finance and the NPSO to request they accept handover.	Ruth Evans	13 th November Forum	To be closed	27th November 2017 Letters issued and circulated with the Forum papers. Action to be closed.
ID056	NPA Design Hub to present on its “fresh eyes” risk review at the 30th November meeting.	NPA Design Hub	14 th November Forum	To be closed.	27th November 2017 Letters issued and circulated with the Forum papers. Action to be closed.

CLOSED ACTIONS

Action Ref	Action Description	Action Owner	Meeting Raised	Status	Comment
ID001	EY to share the timeline for consultation document development that has been set out to get to consultation (as has previously been shared in the Design Hub meetings).	PSF Central Team	26 April Forum	Closed	Timelines for Consultation document shared with Design Hub on 28 April and 05 May.
ID002	NPA Design Hub to consider the structure; content; questions and detail of the July Consultation.	PSF Central	26 April Forum	Closed	Addressed by PSF Central Team with NPA WS PMS in weekly meetings. Snapshot of progress to be shared at 06 June Forum
ID003	NPA Design Hub to provide a content update at the 6th June Forum meeting, followed by the first draft of the Blueprint at the 22nd June meeting and sign off at the 12th July meeting.	NPA Design Hub	26 April Forum	Closed	Content update from each NPA workstream provided for 06 June Forum.
ID006	To document which stakeholders they have engaged with / plan to engage with during the development of their use cases.	NPA WS1	26 April Forum	Closed	WS1 updated the Design Hub on 11/04 on who they have engaged for the development of their use cases.
ID007	To consider and implement an independent risk review, by risk professionals, of their implementation planning.	NPA WS3	26 April Forum	Closed	A risk review has now been commissioned. It is currently being undertaken by risk experts from several PSPs and its findings will inform the implementation plan consultation document.
ID008	To update their thinking to reflect the dependencies heat map and roles and responsibilities.	NPA WS3	26 April Forum	Closed	The dependencies heat map has been reviewed and revised in order to make it clearer. The revised version will be included in the consultation documentation.
ID009	Ensure that the Forum's output is positively phrased and also considers the opportunities created by various industry changes, rather than just focus on the challenges and risks.	EY	26 April Forum	Closed	<p>06th June 2017: Consultation documentation is being reviewed to ensure that a positive but realistic tone is achieved whilst noting any change carries with it risk, the anticipated outcomes will provide opportunities and benefits to multiple stakeholders.</p> <p>22nd June 2017: First draft of the Consultation document issued to the Forum. Forum to satisfy itself it is written in an appropriate way before sign off. Propose to close action. Forum agreed to close action.</p>
ID010	Provide an update on programme costs and funding arrangements at the 22nd June Forum meeting	Paul Horlock	06 June Forum	Closed	<p>22nd June 2017: Included on the 22nd June Forum meeting agenda. Propose to close action. Forum agreed to close action.</p>
ID016	Clarify and further detail the exact options for NPA design that they are consulting on and what consequences each model will have in terms of change and risk	Otto Benz	06 June Forum	Closed	<p>22nd June 2017: First draft of the Consultation document issued to the Forum. Forum to satisfy itself it is written in an appropriate way before sign off. Propose to close action. Forum agreed to close action.</p>

ID017	Engage with the Bank of England on the proposed multi-vendor models ahead of the NPA Blueprint being published for Consultation	Otto Benz	06 June Forum	Closed	22nd June 2017: Meeting held on 14th June. Outcome reflected in the latest version of the Consultation document. Propose to close action. Forum agreed to close action.
ID018	Ensure that the Consultation document is clear on the proposed transition plan / arrangements from existing systems to the NPA	Otto Benz	06 June Forum	Closed	22nd June 2017: First draft of the Consultation document issued to the Forum. Forum to satisfy itself it is written in an appropriate way before sign off. Propose to close action. Forum agreed to close action.
ID019	Ensure that the Consultation document is written in an easily accessible manner and consider targeting questions in the consultation to relevant groups of stakeholders.	EY	06 June Forum	Closed	22nd June 2017: First draft of the Consultation document issued to the Forum. Forum to satisfy itself it is written in an appropriate way before sign off. Propose to close action. Forum agreed to close action.
ID021	FSWG to recommend transaction data analysis is shared with non-banks as part of the Transaction Data Sharing and Analytics solution	Andrew Ducker	06 June Forum	Closed	22nd June 2017: Covered at the June 22nd Forum. Action closed.
ID022	FSWG to ensure that they restrict themselves to designing the collaborative industry requirements for the Transaction Data Sharing and Analytics' tactical solution	Andrew Ducker	06 June Forum	Closed	22nd June 2017: Covered at the June 22nd Forum. Action closed.
ID023	FSWG to present at the 22nd June Forum their rationale for handover to UK Finance for Forum agreement	Andrew Ducker	06 June Forum	Closed	22nd June 2017: Rationale included in the FCWG Programme Status. Propose to close action.
ID004	Consider the implementation approach / handover / transition from the Forum to the NPSO to ensure any risks are mitigated. It is anticipated this will take place during the consultation phase.	NPA Design Hub	26 April Forum	Closed	06th June 2017: PSF Central Team (Patrick Seal) worked with PSO DG representative, Becky Clements, to agree handover approach which has been discussed at PSO DG on 31/05/17. Update to be provided at the 22nd June Forum. 22nd June 2017: Work ongoing. Initial thinking will be included in the Consultation document. Action to stay open until this work concludes. 10th July 2017: Included in Consultation Document v2.0 and further work set out under next steps. Issued to the Forum for review. 12th July 2017: Action closed

ID005	Document any unintended consequences / risks resulting from the three end user solutions and clearly articulate how they are being addressed.	Sian Williams	26 April Forum	Closed	<p>06th June 2017: Work in progress by WS1. Update to be provided at the 22nd June Forum.</p> <p>22nd June 2017: Work ongoing and will be included in the next version of the Consultation. Action to stay open until that point.</p> <p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>
ID011	Consider approaches to ensure that competitive Request to Pay solutions meets the minimum requirements agreed by the Forum. This could include discussions on accreditation; branding etc.	Sian Williams	06 June Forum	Closed	<p>22nd June 2017: Work ongoing and will be included in the next version of the Consultation. Action to stay open until that point.</p> <p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017 Action closed.</p>
ID012	Discuss the overlap between Open Banking and the New Payments Architecture and submit their recommendations on standardising definitions and language to WS1	Paul Horlock/ Faith Reynolds	06 June Forum	Closed	<p>22nd June 2017: Work ongoing and will be included in the next version of the Consultation. Action to stay open until that point.</p> <p>10th July 2017: Meeting scheduled for 12th July 2017.</p> <p>12th July 2017 Action closed.</p>
ID013	Brief Neil Rowan (BT) on the Request to Pay solution and discuss the view of corporates	Sian Williams	06 June Forum	Closed	<p>22nd June 2017: Meeting being arranged. Update expected at 12th July Forum.</p> <p>10th July 2017: Meeting scheduled for 12th July 2017.</p> <p>12th July 2017 Action closed.</p>

ID014	Meet with Bank of England to discuss the design requirements of the three end user-need solutions and any potential impacts on the Bank	Sian Williams	06 June Forum	Closed	<p>22nd June 2017: Meeting being arranged.</p> <p>12th July 2017 Action closed.</p>
ID015	Organise a briefing session on the three end user solutions for non-banks with Thae Sabri	Sian Williams	Closed	In progress	<p>22nd June 2017: Meeting being arranged</p> <p>12th July 2017 Action closed.</p>
ID020	Brief Thae Sabri on nature and proposed design of NPA overlay services as they pertain to non-banks	Paul Horlock	06 June Forum	Closed	<p>22nd June 2017: Meeting being arranged.</p> <p>12th July 2017 Action closed.</p>
ID024	Update the 'Transaction Data Sharing Analytics' solution document to reflect the recommended prioritisation and sequencing by the NPSO	Andrew Ducker	22 June Forum	Closed	<p>10th July 2017: Consultation document v2.0 not clear on the relative priority of this solution vs. the other Forum activities being handed over to the NPSO.</p> <p>12th July 2017 Action closed.</p>
ID025	Ensure that the FCWG solutions being handed over are clear on the Forum's expectations and have a proposed action plan and success criteria. This needs to be documented in the Consultation document.	Andrew Ducker	22 June Forum	Closed	<p>10th July 2017: Consultation document v2.0 includes handover expectations in Appendix 9.</p> <p>12th July 2017 Action closed.</p>
ID026	Next version of the consultation document to be updated to: <ul style="list-style-type: none"> • Be more accessible and reader friendly • Remove duplication • Have a consistent house style • Include consultation questions that are clearly targeted at stakeholder groups. This should include what type of payee and payer, e.g. retail; SME; corporate (Government) • Ensure the specific actions captured below are reflected 	Hamish Thomas	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017 Action closed.</p>

ID027	Ensure the consultation document clearly articulates the implications of a single push rail, including how existing pull products will work	Otto Benz	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>
ID028	Ensure the Consultation document is clear on how the existing systems and products will transition to the NPA, including how the existing systems will operate in parallel.	Otto Benz	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>
ID029	Update the Consultation document to include WS2s analysis on both the distributed and centralised model, advising that WS2 concluded it favoured a centralised model but seeking feedback on this decision	Otto Benz	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>
ID030	WS1 to include the data structures for Request to Pay and Confirmation of Payee in the Consultation document	Sian Williams	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>
ID031	WS1 to ensure that Request to Pay is not positioned as a product only for users who struggle with bill payments. Consultation document needs to reflect that Request to Pay has other use cases both current and future.	Sian Williams	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>
ID032	Katherine Horrell to support WS1 by providing Request to Pay wordings / questions specifically for Corporates	Katherine Horrell	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>

ID033	WS3 to make the timeline clearer on how and when consumer products and services will come to market	Becky Clements	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>
ID034	WS2 to ensure the Consultation document is clear on how the existing service and products will transition to the NPA	Otto Benz	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>
ID035	WS3 to produce a timeline which demonstrates the alignment with the current industry change program	Becky Clements	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>
ID036	WS3 to include an assessment of the NPA counterfactual option of upgrading the existing Bacs and Faster Payment Systems to ISO20022	Mike Smith	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>
ID037	Consider if the transition piece in Section 1 of the Consultation document should be combined with the transition piece in section 3 and added to implementation section (3)	Hamish Thomas	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>
ID038	WS4 to include a question asking if the suggested model for competition in the market and for the market is correct	Faith Reynolds	22 June Forum	Closed	<p>10th July 2017: Included in Consultation Document v2.0. Issued to the Forum for review.</p> <p>12th July 2017: Action closed</p>

ID039	NPA Design Hub to clarify PSD2 terminology in NPA design section	Otto Benz	12 July Forum	To be closed	<p>25th September 2017: Addressed in draft Blueprint. Action to be closed.</p> <p>29th September 2017: Action closed.</p>
ID040	NPA Design Hub to add further detail on the push rail functionality in NPA design section.	Otto Benz	12 July Forum	To be closed	<p>25th September 2017: Addressed in draft Blueprint. Action to be closed.</p> <p>29th September 2017: Action closed.</p>
ID041	WS3 to update CBA section to include more focus on qualitative benefits of the NPA.	Mike Smith	12 July Forum	To be closed	<p>25th September 2017: Addressed in draft Blueprint. Action to be closed.</p> <p>29th September 2017: Action closed.</p>
ID042	WS3 to provide further detail on implementation risks in a supporting document.	Becky Clements	12 July Forum	To be closed	<p>25th September 2017: Addressed in draft Blueprint. Action to be closed.</p> <p>29th September 2017: Action closed.</p>
ID043	All Forum members to promote the consultation through their own channels and organisations.	All Forum members	12 July Forum	To be closed	<p>25th September 2017: Consultation closed. Action to be closed.</p> <p>29th September 2017: Action closed.</p>
ID044	Forum members to hold the 5th September consultation briefing event in their diaries.	All Forum members	12 July Forum	To be closed	<p>25th September 2017: Consultation briefing event held. Action to be closed.</p> <p>29th September 2017: Action closed.</p>
ID045	EY to correct NPSO handover date in H2 timeline.	EY	12 July Forum	To be closed	<p>25th September 2017: Change made. Action to be closed.</p> <p>29th September 2017: Action closed.</p>
ID046	NPA Design Hub to establish an 'implementation risk' sub-group in H2 which will conduct full risk assessment before handover to the NPSO.	Becky Clements	12 July Forum	To be closed	<p>25th September 2017: Group established and to be discussed at the September Forum. Action to be closed.</p> <p>29th September 2017: Action closed.</p>

ID048	The Forum Secretariat to ensure that Thaeer Sabri's concerns are accurately reflected in the minutes.	Secretariat	29 Sept Forum	To be closed	<p>06th November 2017 Draft minutes circulated to the Forum on 13th October. No comments received from TS. Action to be closed.</p> <p>13th November Action closed.</p>
ID050	Becky Clements and Richard De La Rue to present on the latest status of the risk assessment at the next Forum meeting.	Becky Clements / Richard De La Rue	29 Sept Forum	To be closed	<p>06th November 2017 Included on the 13th November agenda. Action to be closed.</p> <p>13th November Action closed.</p>
ID051	NPA Design Hub, with support from the PSF Central Team, to develop an external communication regarding Direct Debits, and the implication of the "push only rail" and Request to Pay. Once agreed the Forum Secretariat to distribute.	Otto Benz	29 Sept Forum	To be closed	<p>06th November 2017 Communication issued to the Payments Community and posted on the Forum's website on 19th October. Action to be closed.</p> <p>13th November Action closed.</p>