

NPA Programme NPA Propositions Advisory Group (PAG) Terms of Reference	Version: Draft Date: October 2018
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<b>PAY.UK Owner</b>	Workstream D Lead
<b>Advising</b>	Workstream D – Participant & Consumers
<b>Date ToR agreed</b>	ToR to be agreed during the first meeting
<b>Date for ToR review</b>	These terms of reference will be reviewed, and amended if considered necessary or desirable, on a 6 monthly basis.
<b>Meeting frequency</b>	<ul style="list-style-type: none"> <li>- The Proposition NPA Advisory Group will convene as required, typically monthly meetings.</li> <li>- Meetings are to be held in person, unless otherwise agreed.</li> <li>- Ad-hoc conference calls may be required</li> </ul>
<b>Chair</b>	<ul style="list-style-type: none"> <li>- Workstream D Lead</li> </ul>
<b>Stakeholder Representatives Required</b>	<p>A cross section drawn from:</p> <ul style="list-style-type: none"> <li>- the PSP community spanning large, medium &amp; small/challengers</li> <li>- non-banks</li> <li>- fintechs</li> <li>- end-users and service users</li> </ul>
<b>Stakeholder Representation Criteria</b>	<ul style="list-style-type: none"> <li>- UK payments product knowledge</li> <li>- Able to commit to monthly face-to-face meetings with ad-hoc interim conference calls if required</li> </ul>
<b>PAY.UK Representatives</b>	<ul style="list-style-type: none"> <li>- Workstream Lead - Workstream D</li> <li>- Workstream D - Business Analyst</li> <li>- Independent consultant representative advising PAY.UK</li> </ul>

<b>Purpose</b>
Provide knowledge, experience and advice to the programme on the NPA based payment propositions that PAY.UK may consider providing either 'for the market' or via enablement 'in the market'.

<b>Objectives</b>
<p>Advise and support on:</p> <ul style="list-style-type: none"> <li>- The market and customer need for new payments-based propositions</li> <li>- How and when propositions should be brought to market</li> <li>- Market trends and their potential impacts</li> <li>- The end-to-end user experience</li> <li>- Market research</li> <li>- Customer attitudes and behaviours towards financial products</li> <li>- Marketing of new industry level propositions (marketing delivery will be managed outside the programme)</li> </ul>

<b>Method of working</b>
<ul style="list-style-type: none"> <li>- The PAG will operate in accordance with PAY.UK's, rules, policies and best practice.</li> <li>- The NPA Programme will represent the view of the PAG at the NPA Programme Board as required.</li> </ul>

<b>Administration</b>
<ul style="list-style-type: none"> <li>- The NPA programme shall circulate an agenda and relevant paperwork to all eligible participants in sufficient time for review in advance of each meeting and take minutes at each NPA PAG meeting.</li> <li>- Minutes of the NPA PAG shall be approved by the Chair.</li> <li>- Minutes of the NPA PAG will not be published outside PAY.UK and the eligible representatives that register an interest and attend PAG.</li> </ul>