

NPA Programme Scheme Rules Advisory Group Terms of Reference	Version: Draft Date: October 2018
--	--------------------------------------

<b>PAY.UK Owner</b>	Workstream D WSL
<b>Advising</b>	Workstream D - Participants & 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 Rules 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>	- Workstream D Lead
<b>Stakeholder Representatives Required</b>	A cross section drawn from: <ul style="list-style-type: none"> <li>- the bank and building society community spanning large, medium &amp; small/challengers (those currently participating within the existing FPS, Bacs &amp; ICS schemes and those that may want to participate within the NPA)</li> </ul>
<b>Stakeholder Representation Criteria</b>	<ul style="list-style-type: none"> <li>- Policy expertise</li> <li>- Payment Scheme Managers</li> </ul>
<b>PAY.UK Representatives</b>	Workstream D Lead Scheme Rules Business Analyst Scheme Rules Project Manager

<b>Purpose</b>
Provide advice to the programme on PAY.UK rules development, approach and plan for all participant types.

<b>Objectives</b>
<p>Advise and support on:</p> <ul style="list-style-type: none"> <li>- Rules plan, approach, critical success factors</li> <li>- Rules required for the NPA products, services and core</li> <li>- NPA Liability Model (legal)</li> <li>- NPA Governance Model (legal)</li> <li>- PAY.UK Commercial Model Scheme Protections (guarantees)</li> <li>- SLAs</li> <li>- Scheme accreditation</li> <li>- How scheme rules support regulatory requirements</li> <li>- How scheme rules enable competition</li> <li>- How scheme rules support existing scheme participants and new NPA Participants</li> <li>- Identification of rules that require a supporting procedure for inclusion in the NPA Operation Procedures</li> <li>- Identification of rules that require a commercial or regulatory mandate</li> <li>- Identification of rules that require NPA core requirements</li> </ul> <p>Rules and governance relating to technical standards, security and fraud are outside scope.</p>

Technical standards engagement will be via the Standards Management Committee.

#### **Method of working**

- The Rules Advisory Group will operate in accordance with PAY.UK's, rules, policies and best practice.
- The NPA Programme will represent the view of the Rules Advisory Group at the NPA Programme Board as required.

#### **Administration**

- 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 Rules Advisory Group meeting.
- Minutes of the NPA Rules Advisory Group shall be approved by the Chair.
- Minutes of the NPA Rules Advisory Group will not be published outside PAY.UK and the eligible participants that register an interest.