

## End User Needs Working Group work plan: at as 08/12/2015

**Working Group Objective:** To ensure that the UK's Payments Strategy will fully meet the needs of individual and organisational users.

### STAGE 1 [Oct 2015 to Dec 2015]: Definitions and Concepts

| Activity                                                                | Date       |
|-------------------------------------------------------------------------|------------|
| Agree FINAL DRAFT Terms of Reference                                    | 08/12/2015 |
| Agree scope of work and deliverables                                    | 08/12/2015 |
| Agree work plan                                                         | 08/12/2015 |
| Define / refine detriments                                              | 08/12/2015 |
| Present findings / status update to the December 15 <sup>th</sup> Forum | 08/12/2015 |

### STAGE 2 [Dec 2015 to Feb 2016]: Solution options and gathering evidence

| Activity                                                                                                             | Date     |
|----------------------------------------------------------------------------------------------------------------------|----------|
| Finalise and agree detriments (sub-groups meeting in December and January)                                           | 31/01/16 |
| Determine whether a collaborative approach is appropriate to address detriments [See Annex 1 for key considerations] | 31/01/16 |
| Start to develop conceptual solutions for agreed detriments                                                          | 31/01/16 |
| Gather evidence required by the Evaluation Framework work stream                                                     | 31/01/16 |
| Present findings / status update to the February 25 <sup>th</sup> Forum                                              | 11/02/16 |

### STAGE 3 [Feb 2016 to April 2016]: Evaluation and Cost / Benefit / Analysis

| Activity                                                             | Date     |
|----------------------------------------------------------------------|----------|
| Develop detailed solutions for agreed detriments                     | 25/03/16 |
| Gather evidence required by the Evaluation Framework work stream     | 25/03/16 |
| Present findings / status update to the April 14 <sup>th</sup> Forum | 01/04/16 |

### STAGE 4 [April 2016 to June 2016]: Development of strategy

| Activity                                                                                                     | Date     |
|--------------------------------------------------------------------------------------------------------------|----------|
| Support the work of the Evaluation Framework work stream                                                     | 30/04/16 |
| Develop plans for implementation of collaborative developments in relevant areas (following full evaluation) | 15/05/16 |
| Draft relevant section of the strategy document                                                              | 31/05/16 |
| Present findings / status update to the June 30 <sup>th</sup> Forum                                          | 16/06/16 |

**Annex 1:** Determine whether a collaborative approach is appropriate to address detriments; key considerations:

- Is a solution already available and appropriately serving the needs of those using payment systems or are needs not currently being served?
- Can it be developed without the need to make changes to central payment systems by System Operators (or equivalent roles) or is their participation expected to be required?
- Can it be effectively delivered by individual PSPs or could collaboration between PSPs provide a better outcome? This may include consideration of whether PSPs acting individually have failed to take the opportunity to deliver an outcome which sufficiently meets the needs of those using payment systems.
- Can it be effectively delivered by a single system Operator or could collaboration between Operators provide a better outcome?
- Does it relate to an existing product of one PSP or Operator or to the need for a new system or product for which collaboration could provide a better outcome?
- Establish whether, and how, the user needs could be addressed collaboratively by the payments industry, including potential technical solutions to each issue