

SCA Programme Working Group

Terms of Reference

Name of Committee / Group	Strong Customer Authentication Programme Working Group (PWG) <i>(Formerly SCA Chairs Meeting)</i>
Group status	This is a project group, with an expected lifetime until the end of March 2021
Reporting to	This group will report to the Programme Steering Group (PSG). The group consists of representation from regulated industry stakeholders accountable to the PSG for the successful delivery of the technical elements of the SCA Roadmap agreed on 13 th August 2019.
Business Owner	Eric Leenders
Date Terms of Reference agreed	29 November 2019
Date Terms of Reference to be reconsidered	Annually, or sooner if required
Expected completion date	31 March 2021
Objectives	<p>High Level Objective</p> <p>Following agreement to the managed rollout plan, the FCA stated “At the request of the FCA, UK Finance worked to co-ordinate an agreed industry plan to implement SCA for card-not-present transactions for e-commerce as soon as practicable”</p> <p>This means that the programme high-level scope is specifically relating to e-commerce transactions.</p> <p>It also means that it is specifically relating to card-not-present transactions.</p> <p>Card-not-present transactions must be capable of authentication for all segments of consumers including those without access to technology such as smart phones. The FCA defines these as segments as vulnerable, less digitally engaged or located in areas with limited digital connectivity. This means that the workstream will need to consider technical solutions that enable authentication for all segments.</p> <p><u>Specific Objectives</u></p> <p>To provide updates to all Working Group Chairs, the PSG Chair and the core PMO team on progress and successes of the working groups.</p> <p>To ensure consistency of effort and strategic direction across all working groups.</p> <p>To identify and enable cross working group’ task forces’ as required</p> <p>To identify and enable additional SME resource where required</p>

	<p>To agree the risks, issues, actions and decisions requiring escalation to the Programme Steering Group.</p> <p><u>Standing Agenda Items</u></p> <p>Updates by all working group of progress, key milestones, successes, and upcoming working group events</p> <p>Updates from any current 'task force' groups</p> <p>A review of the programme calendar</p> <p>There will be periodic review of the effectiveness of the group and whether it continues to be of value, and in addition it's constitution and Terms of Reference to ensure it is operating at maximum effectiveness.</p>
Membership	<p>The group will consist of:</p> <p>PSG Chair</p> <p>Chairs and programme facilitators of RWG, BWG, TWG, FWG, CWG</p> <p>Programme Director</p> <p>PMO</p> <p>Chairs and programme facilitators of SIGs</p>
Chairman	<p>The Working Group will be chaired by the Programme Director (Al Innes), who may appoint a deputy in his absence.</p> <p>In the absence of the Chair and/or an appointed deputy, the remaining members present shall elect a chair from the groups participants who would qualify under these terms of reference.</p>
Quorum	<p>The quorum necessary for the transaction of working group meetings should be at least 51% of the group's total membership.</p>
Alternates	<p>Alternates may be proposed with specific agreement of the chair and any alternates must be fully briefed by the person they are representing.</p>
Method of Working	<p>The mode of decision making will be by consensus. In the event that there is a matter of contention or a decision cannot be reached, then escalation is to the Programme Steering Group (PSG).</p> <p>The chair will provide an agenda (and papers where required) normally 1 working day in advance of meetings, unless otherwise agreed.</p> <p>Minutes will comprise details of those present and absent, agreed decisions (including items for escalation to PSG) and actions only. include the names of those present and in attendance.</p> <p>Observers or subject matter experts may be invited to attend the working group meetings and/or provide advice to it.</p> <p>Although participation in person is preferred, teleconference facilities will be provided.</p> <p>The PWG will operate in accordance with industry best practice (where applicable) in its method of working, to ensure that it is compliant with UK competition law and that commercially sensitive matters are not discussed.</p> <p>Appropriate steps will be taken to preserve and maintain confidentiality as necessary in any of its workings.</p>
Meeting frequency	<p>The PWG will meet on a weekly basis.</p>

	Once a month the group will meet face to face.
Secretary	UK Finance will provide the secretariat services to the group.