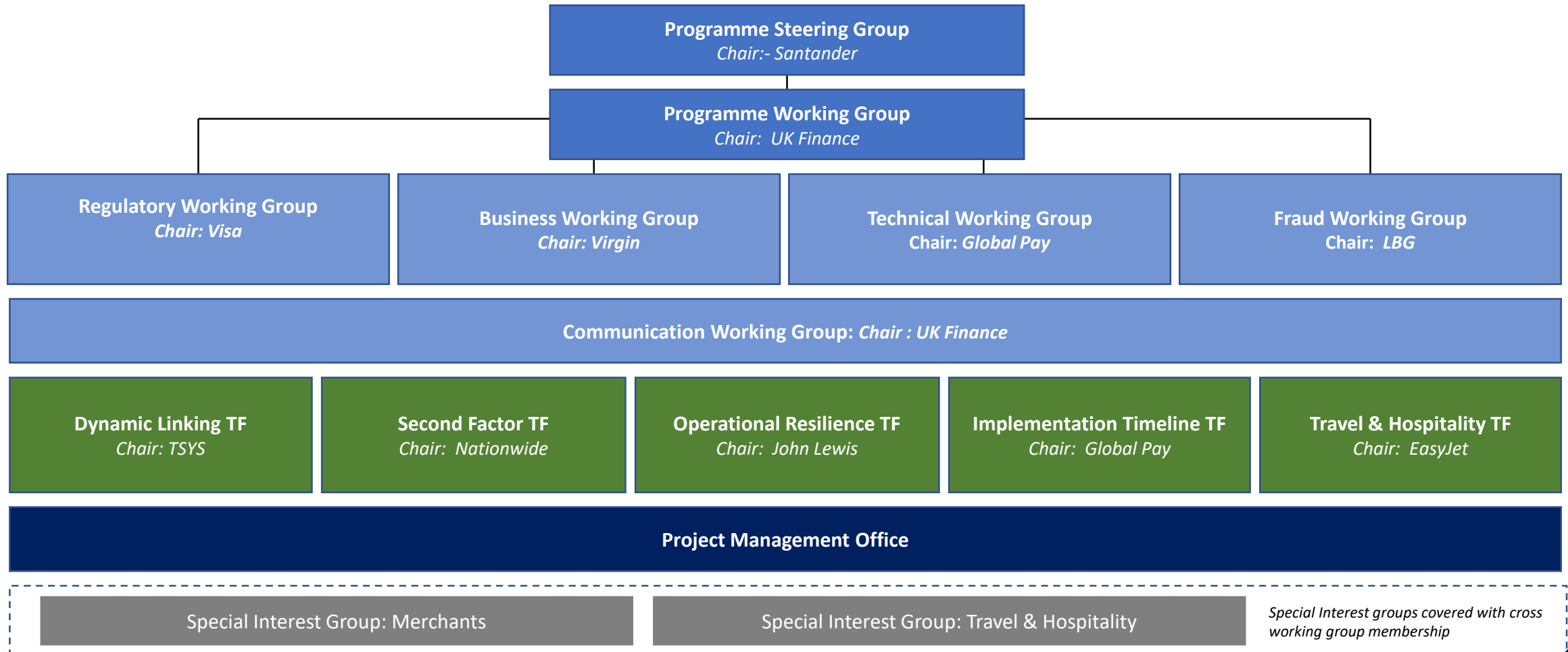


SCA Governance Structure



Governance, Working Groups, Task Forces and Special Interest Groups



Programme Working Groups



Group	Contacts	Purpose	
Programme Steering Group (fortnightly)	Chair: Santander Facilitator: UK Finance	<ul style="list-style-type: none"> To co-ordinate an agreed industry plan to implement SCA for card-not-present transactions for e-commerce. Receive recommendations from the chairs of the working groups on the steps that stakeholders can take to achieve the milestones. To agree decisions requested of them by all working groups. 	
Programme Working Group (weekly)	Chair: UK Finance Santander Visa Virgin Money EasyJet	Global Pay Lloyds Banking group TSYS Nationwide John Lewis Partnership	<ul style="list-style-type: none"> To ensure effective collaboration, consistency of effort and strategic direction across all working groups. A weekly meeting between chairs and programme facilitators to update on progress and cross dependencies. Escalate decisions for approval to Programme Steering Group To ratify decision made by working groups.

Regulatory (RWG)	Chair: Visa Facilitator: Michelle Plevy (UKF)	<ul style="list-style-type: none"> To provide clarity and certainty on key regulatory aspects of SCA that are necessary for stakeholders to successfully comply with in order to meet the agreed industry roadmap.
Business (BWG)	Chair: Virgin Money Facilitators: Robin Bwalya (UKF)	<ul style="list-style-type: none"> To define overall landscape in scope along with the key use cases. Also define desired programme outcomes and assess progress towards realisation of outcomes. To collaborate in building clear metrics that will measure readiness towards full compliance.
Technology (TWG)	Chair: Global Pay Facilitators: Rizwan Khan (UKF)	<ul style="list-style-type: none"> To work collaboratively and guide the industry towards technical readiness including adoption of 3DS and optimising technical tools that improves transaction messaging and acceptance.
Fraud (FWG)	Chair: Lloyds Banking Group Facilitator: Dianne Doodnath (UKF)	<ul style="list-style-type: none"> To work collaboratively in baselining current fraud levels for all scope in-scope transactions, define reporting requirements for industry participants and report fraud performance throughout managed roll out period.
Communication (CWG)	Chair: Rebecca Park (UKF) Facilitator: Juliet Trimby (UKF)	<ul style="list-style-type: none"> To establish efficient and effective mechanism for communicating SCA developments to industry stakeholders including customers.

Programme Working Group Members



Programme Steering Group (PSG)

- Santander (Chair)
- Amazon
- American Express
- Barclays Bank
- BRC
- Electronic Money Association
- Financial Conduct Authority
- Global Pay
- Lloyds Banking Group
- Mastercard
- NatWest
- PSR
- UK Finance
- Virgin Money
- Visa
- Worldpay

Programme Working Group (PWG)

- UK Finance (Chair)
- Global Pay
- John Lewis Partnership
- Lloyds banking group
- Nationwide
- Santander
- TSYS
- Virgin Money
- Visa

Business Working Group (BWG)

- Virgin Money (Chair)
- American Express
- Broadcom
- CAF
- EasyJet
- Electronic Money Association
- First Data
- HSBC
- John Lewis
- JP Morgan
- Lloyds Banking Group
- Mastercard
- Nationwide
- NatWest
- Payment Consultancy
- RSA
- Samsung
- UK Finance
- Visa
- Worldpay

Programme Working Group Members



Regulatory Working Group (RWG)

- Visa (Chair)
- Allied Irish Bank
- American Express
- Barclays
- Elavon
- Financial Conduct Authority
- First Data
- HSBC
- Mastercard
- Newday
- Osborne Clarke
- PSR
- Revolut
- RSA
- Stripe
- TSYS
- UK Finance

Technical Working Group (TWG)

- Global Pay (Chair)
- 3C Payments
- Amazon
- American Express
- Apple
- Barclaycard
- Barclays
- Broadcom
- Citi
- Elavon
- HSBC
- Lloyds Banking Group
- Mastercard
- Metrobank
- Monzo
- RSA
- Stripe
- TSYS
- UK Finance
- Visa
- Vanquis

Fraud Working Group (FWG)

- Lloyds Banking Group (Chair)
- Allied Irish Bank
- American Express
- Barclaycard
- Elavon
- First Data
- Global Pay
- HSBC
- John Lewis Partnership
- Lloyds Banking Group
- Mastercard
- Metrobank
- NatWest
- Revolut
- Santander
- Sainsburys Bank
- TSYS
- UK Finance
- Visa
- Worldpay

Programme Working Group Members



Communications Working Group (CWG)

- UK Finance (Chair)
- Allied Irish Bank
- American Express
- Apple
- Barclays
- Elavon
- Handelsbanken
- HSBC
- Lloyds Banking Group
- Mastercard
- NatWest
- Stripe
- Visa
- Worldpay

Hotel & Travel Special Interest Group

- Visa (Chair)
- 3C Payments
- ABTA
- American Express
- B&B Association
- CMSPI
- EasyJet
- Elavon
- Evivo
- Expedia
- Hilton Hotels
- HSBC
- IATA
- IHG
- Marriott Hotels
- Mastercard
- Sarova Hotels
- TFL
- UK Finance
- Vendorcom

2nd Factor Task Force

- Nationwide (Chair)
- American Express
- Barclays
- Broadcom
- HSBC
- Lloyds Banking group
- Mastercard
- RSA
- Virgin Money
- Visa

Programme Working Group Members



3DS Task Force

- Lloyds Banking Group (Chair)
- 3C Payments
- Barclays
- Broadcom
- Elavon
- HSBC
- John Lewis Partnership
- NatWest
- RSA
- TSYS
- UK Finance
- Worldpay

Dynamic Linking Task Force

- TSYS (Chair)
- BPFI
- Citibank
- Expedia
- John Lewis Partnership
- Lloyds Banking Group
- Mastercard
- NatWest
- Osborne Clarke
- RSA
- Stripe
- UK Finance
- Visa

Resilience Task Force

- John Lewis Partnership (Chair)
- Barclaycard
- Barclays
- Broadcom
- Lloyds Banking group
- Mastercard
- UK Finance
- Visa
- Worldpay