

SCWG Ways of Working

Background

This section defines the Standards Definition Phase and what the Standards Consultation Working Group (SC WG) will be working on. Included in this section are the expected deliverables, an overview of the phase, as well as the targeted schedules for discussions and publishing.

Deliverables

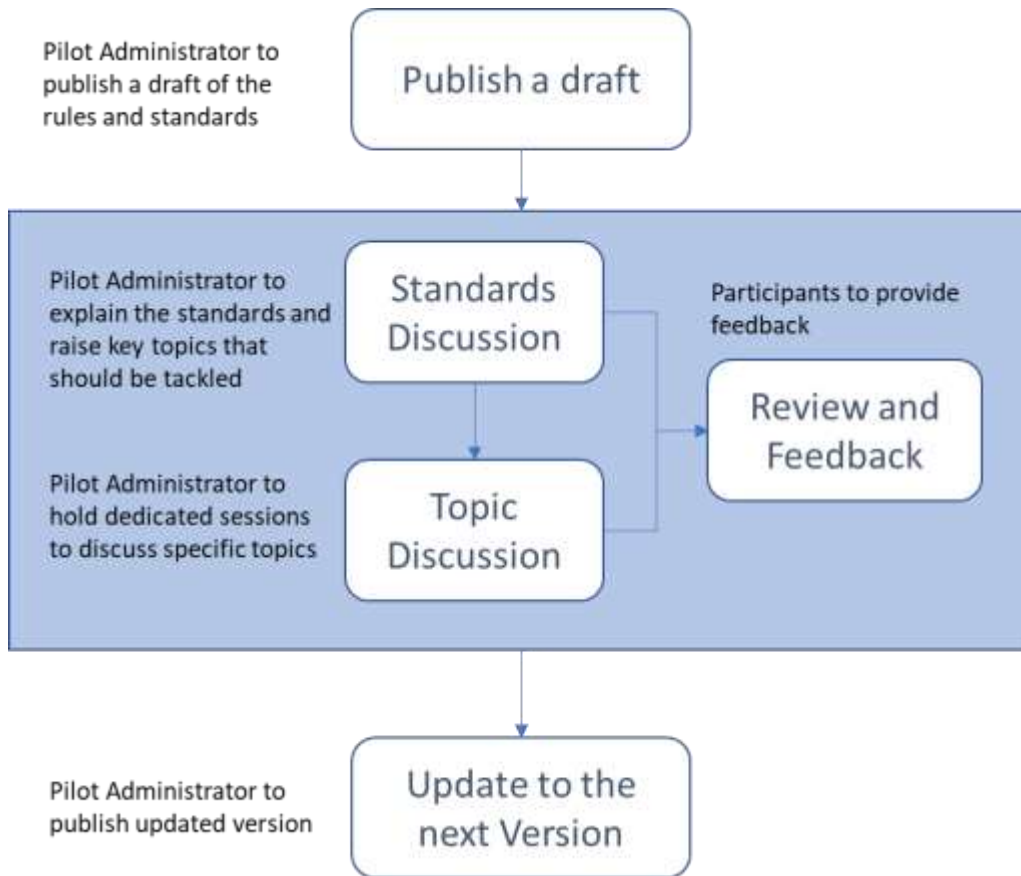
The Standards Consultation Working Group is expected to have reviewed, provided feedback, and approved the publishing of the final version of the “Arrangements” in the form of the Rules and standards and operational documents.

Some topics to be discussed will be added by the BSP. These will be integrated "for information" purposes only.

Process Overview

For each version, the Pilot Administrator will publish a draft to the participants of the Rules and standards and make it available to the participants. Referencing the draft, the Pilot Administrator will set up scheduled discussions to (1) explain the standards and raise key topics that should be tackled, and (2) hold dedicated sessions to discuss specific topics. These topics are listed below.

Participants will be able to review and comment on the published draft to provide their feedback or ask for clarifications. Briefing session will be held, along with special topic sessions to discuss specific points.



Specific Topics to be Discussed

Business Usage	
Use cases and data elements	Discussion on the three (3) use cases: 1 - Payments, 2 - Account Information, and 3 - Account Opening and the data elements that enable these use cases.
User journeys for consumers	Shared understanding of what the user journey looks like for a consumer (account holder) - and to what extent they can be standardized.
Technical Standards	
Validation of the standards stack.	Evaluation that the technical stack meets organizational and cross-organizational needs. The stack needs to measure up to connectivity/integration capability, cross-functionality, adaptability, scalability, data architecture, and security standards.
Security standards (security between participants)	Identification and authentication of pilot participants. The need (or not) for signing and setup and how to move forward with a practical and secure framework based on agreed upon security standards, and how to raise escalations, should any arise.

Consent Management One off consent Ongoing consent and Tokenization	Standards around authentication of customers (Strong customer authentication and (recurring) consent as well as OAuth2, recurring consent and revocation of consent.
Data dictionary encoding, field definitions	Further consideration of data standards at the field level along with status codes, error codes, account codes etc.
Operational Topics	
Participant infrastructure and testing	Discussion on what will be tested as part of the pilot, how software will be certified and the operational shape of the pilot.

Proposed Timetable

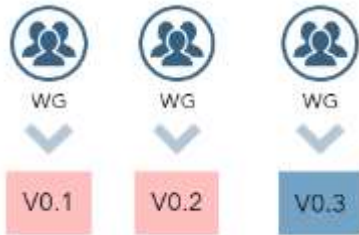
The table below provides an overview of the topic discussions per cycle, including the deliverables publishing per cycle.

Cycle Events and Topics

Event	Info Session / Topic
Session 1	Overview of documents
Session 2	Business Usage <ul style="list-style-type: none"> • Use Cases and Data Elements • User Journeys for Consumers
Session 3	Technical Standards <ul style="list-style-type: none"> • Validate the standards stack • Data dictionary encoding, field definitions
Session 4	Technical Standards <ul style="list-style-type: none"> • Security standards between participants • Consent management • Tokenization

Session 5	<p>Operational: Process and Infrastructure Topics</p> <ul style="list-style-type: none"> • Infrastructure access and usage • Testing strategy. Test cases. • Levels of conformance.
Action	Pilot Administrator to apply changes
Deliverable	<p>Publishing of succeeding version (0.1, 0.2, 0.3)</p> <p>Kick off for succeeding Cycle (1, 2, 3)</p>

Annex: Confluence



- We will need the right experts (specific meetings for specific experts).
- All relevant players get access and can comment.
- Commenting is through a Confluence platform whereby comments are shared.
- Within Confluence, the organization of the spaces is as follows:
 - General Information
 - Pilot Explanatory Documents (for detailed information on how the Pilot works, etc.)
 - Pilot Arrangement Documents (for more information and detailed documentation on expected results of Rules, Standards, Processes, and Infrastructure)
- Comments will be collated and discussed in regular meetings.