



SWIFT UK BANKING & PAYMENTS COMMITTEE (UK BPC) TERMS OF REFERENCE

DATE APPROVED BY COMMITTEE	08/12/2020
DATE APPROVED BY BOARD	14/12/2020
DATE FOR NEXT REVIEW	13/12/2021

1 BACKGROUND

The UK Banking & Payments Committee (UK BPC) is part of SWIFT UK Ltd, the National Member and User Group for the UK SWIFT community.

The National Member Group represents the local community of SWIFT shareholders. It plays an advisory role on policy and strategic issues that are addressed at Board level and that could affect shareholders.

The National User Group consists of SWIFT users within the same nation that meet to:

- discuss SWIFT issues
- facilitate collective planning and coordination of activities that impact the wider SWIFT UK community
- help to identify and develop SWIFT products and services that are beneficial to the community.

2 Objectives

- Review and discuss a wide range of strategic and policy matters associated with the banking and payments components of SWIFT's business, with a view to ensuring that development of products and services reflects member requirements;
- Decide on matters which must be agreed upon at the national level, as they relate to the payments market, and publicise changes that impact the UK community;
- Review the quarterly UK BPC papers to provide feedback and/ or recommend a UK position on any decision items for the SWIFT UK Board
- Evaluate and propose changes to the annual SWIFT Standards Release in relation to the payments-related MT message types (categories 1, 2, 9 and n);
- Monitor the activities of the SWIFT PMWG (Payments Maintenance Working Group) and provide UK input where necessary;
- Monitor and provide input into the Payments Market Practice Group (PMPG);
- Receive updates on the activities of the following UK BPC subcommittees: CAG, TAG, FXMMG and FCCAG; and
- Review recommendations and issues identified by these groups and escalate matters to SWIFT SCRL Board as appropriate.



3 Structure

a) Chair

- The UK BPC will elect a chair for three years renewable;
- The group will nominate a UK representative to the SWIFT PMPG for a term of three years renewable. The candidate must be endorsed by the PMPG;
- The group will also elect a representative to the PMWG for a term of three years renewable. The candidate must be approved by the PMWG/SWIFT; and
- The chair will decide the need for meetings and agree the agenda and minutes with the Secretariat.

b) Membership

- Participation is open to all SWIFT UK members;
- Members of UK BPC subcommittees may be invited to provide input and advice on specific topics within their area of expertise;
- Representatives of SWIFT will be invited to attend; and
- With agreement from the group, representatives of other stakeholders may be invited to attend.

c) SWIFT support

- SWIFT provides key support and expertise for this User Group; and
- The SWIFT host must be present at every face to face meeting held at SWIFT's offices and if unavailable must provide an alternate who can attend.

d) Escalation and Authority

- BPC will report to the SWIFT UK Ltd Board;
- Where consensus cannot be achieved, the chair will refer the issue to the SWIFT UK Board, advising the majority view with a note indicating the size of minority opinion; and
- Secretariat support is provided by SWIFT UK Ltd.

4 Administration

a) Meeting Frequency

- UK BPC will meet each quarter to review the SWIFT SCRL Board papers. This will include a presentation from SWIFT on the Board papers ("NMG Briefing");
- The Group will also convene around key dates in the Standards Release calendar; and
- Other meetings will be arranged at the request of the Chair.



b) Papers and Meeting set up

- The Secretariat will collate and distribute the papers to the members.

c) Funding

- The BPC is funded from the SWIFT UK Ltd budget.

d) ToR review & update

- The ToR will be reviewed annually.

5 Competition Law and Conflicts of interest

Members and attendees must be aware of their obligations to avoid any conflicts of interest and breach of competition law.

Members are asked to ensure that commercially sensitive information is not shared and that any conflicts of interest are disclosed.



Appendix 1

Current UK BPC Representation as of 27 November 2020

Member Name	Company	Info only (I) Attendee (A) Chair (C) SWIFT (S)
Abu Uddin	Bank of America Merrill Lynch	A
Johnson Sze	Bank of America Merrill Lynch	A
Britt Lewis	Bank of America Merrill Lynch	A
Dean Chard	Bank of America Merrill Lynch	A
Holly Benz	Bank of America Merrill Lynch	A
Mike Ward	Bank of America NA	I
Andy Haylor	Bank of England	A
Keith Hughes	Bank of England	I
Gwyn Jones	Bank of England	A
Janet Pack	Bank of England	A
Jerome Eyles	Bank of Tokyo-Mitsubishi UFJ, Limited	I
Harcus Copper	Barclays Bank Plc	I
Carl Hassey	Barclays Bank Plc	I
Nick Morrissey	Barclays Bank Plc	I
Barry Trowbridge	Barclays Bank Plc	A
Chloe Jenkins	Barclays Bank Plc	
Richard Farrell	Bayerische Landesbank London (Bayern LB)	I
Michelle Forward	BNY Mellon	I
Laura Hannan	BNY Mellon	I
Teresa Hardy	BNY Mellon	I
John Masterson	BNY Mellon	I
Luke Sutton	C Hoare & Company	I
Mark Clinton	Citigroup	I
Bernard Ofori-Yeboah	Clydesdale	A
Paul Dagnall	Clydesdale Bank	I
Eileen Murray	Clydesdale Bank	A
Ronesh Bhowmick	Co-operative Bank	I
Emad Messiha	Credit Suisse Securities (Europe) Limited	A
Grant Murray	Crown Agents Bank	A
Steve Wilkins	Crown Agents Bank	A
Marlene Rosenbrock	Danske Bank	I
Torsten Gorny	Deutsche Bank AG	I
Adam Fall	Hoaresbank	I
J Gardiner	Hoaresbank	I
Andrew Marco	HSBC	I
Martin Clark	HSBC Bank Plc	I



Alan Friel	HSBC Bank Plc	I
Emma Saxton	HSBC Bank Plc	I
Matthew Barrett	Investec	I
Gary Marshall	Investec	
Dalbir Gill	Investec Bank Plc	I
Simon Cleaver	IPL	I
Dan Ward	J P Morgan	A
Julian Richings	JP Morgan	I
Dan Warr	JP Morgan	A
Sarah Dunning	JP Morgan	A
Alex Ozanne	Kleinwort Benson Bank	A
Samuel England	Lloyds Banking Group	A
David Cannon	Lloyds Banking Group	I
David Clayton	Lloyds Banking Group	I
Tim Decker	Lloyds Banking Group	A
Julian Gevers	Lloyds Banking Group	I
Natalie Beasley	Metro Bank	I
Tony Marsh	Mitsubishi UFJ Securities International plc	I
Justin Gambell	Mizuho Bank Ltd	I
Tom Dolan	Monzo	I
David Coker	National bank of Egypt (UK)Ltd	I
Francis Martin	National bank of Egypt (UK)Ltd	I
Chris Brown (CHAIR)	NatWest	C
Christopher Bryson	Northern Trust	I
Paul Merrien	Northern Trust	I
Paul O'Neill	Northern Trust	I
Lindsey Curtis	Pay.UK	A
David Heron	Pay.UK	A
Tom Dunbar	Payments UK	I
James Whittle	Payments UK	A
Neil Cornwell	Santander	I
Jason Roberts	Santander	I
Piyush Archival	Santander	A
Robin Ferguson	Soc Gen (Newedge group)	I
Tony Dawson	Standard Chartered Bank	A
Norman Hicks	Standard Chartered Bank	I
Sawyer	Starlingbank	I
Elaine Leary	Sumitomo	I
David Norman	Sumitomo	A
Anderson Bartlett	Sumitomo Mitsui Banking Corp Europe	I
Claudia Cassinari	SWIFT	S
Neil Buchan	SWIFT	S
Paul Janssens	SWIFT	S
David Singh	SWIFT	S



Meryline Siwela	SWIFT	S
Hannah Wild	SWIFT	S
Irene Stylianou	Vocalink	I
Alison McConnell	Wells Fargo	I
Andy Smale	Wells Fargo	A
Mike Brennan	Wells Fargo	