

# THE *Berlin* GROUP



A EUROPEAN STANDARDS INITIATIVE

## Berlin Group Information



December 2020

# Berlin Group Vision and Principles



- ◆ The Berlin Group aims to meet, contribute to and complement the SEPA aims and vision with open, common, harmonised, and scheme- & processor-independent standards; standards aim to capitalise on, leverage and preserve as much as possible the high levels of efficiency, brand awareness, security, convenience and ease of use already achieved in existing market practices or standards



- ◆ Foster open market access with increased competition, and innovative and efficient SEPA services
- ◆ Focus on technical and organisational requirements, independent from scheme and business arrangements
- ◆ Transparent, non-discriminatory and objective admission criteria and participation rules
- ◆ Seek balanced and fair market representation without exclusive domination or guidance
- ◆ Work in the spirit of an 'open source' -initiative with full market transparency on participation and results
- ◆ Provide standards free for use via website (IPR remains with Berlin Group unless otherwise decided)

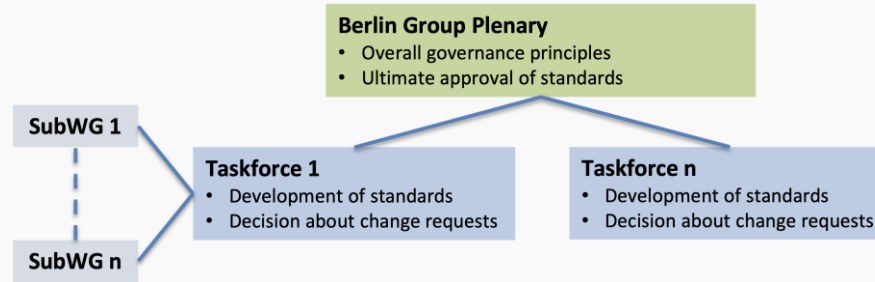


- ◆ Primary objective: define open, common, harmonized, and scheme- & processor-independent standards in the interbanking domain
- ◆ Secondary objective: broaden awareness of the standards and their value to the industry
- ◆ Scope of activities has to be in full compliance with applicable national and EU regulations and competition laws
  
- ◆ Out-of-scope: implementation\* and scheme activities
  - ◆ Similar to ISO, decisions on the implementation of the standards delivered by Berlin Group are left to individual market participants and is as such a market-driven process
  - ◆ Separation of standardisation from implementation and scheme activities reduces anti-competition risks
  
- ◆ Further evolution of Berlin Group standards is supported via a structured Change Management process

\*Implementation aspects are only covered to the extent where it helps to identify and manage interoperability or technical implementation issues related to the standards



- ◆ The Berlin Group operates as a civil union with informal governance and no specific legal status
- ◆ Open to market supply-side (bank, banking association, payment association, payment scheme, interbank processor) active in the SEPA payment industry (non-SEPA participants are allowed to learn from, or take part in, the creation of SEPA-focused standards)
- ◆ Dedicated structures may be established on specific topics that may involve other market participants
- ◆ Participants are engaged on a voluntary basis, covering their own costs
- ◆ Participation does not imply either endorsement of any of the solutions identified, or a commitment to implement them
- ◆ No joining or recurring participation fees
- ◆ No further Terms of Reference restrictions, unless explicitly agreed between participants
- ◆ When a new participant joins, participation becomes active after publication of an updated participant list, mentioning company name and logo of the participants
- ◆ Participants adhere to the public Berlin Group Governance Principles, Antitrust Policy and Proper Conduct Rules



- ◆ The Berlin Group is governed by a Plenary (meeting twice a year) which is the ultimate decision-making body
- ◆ For additional support, the Plenary can establish Taskforces that the Plenary may establish and revoke from time to time
- ◆ Established Taskforces report to the Plenary
- ◆ Obeying the overall governance principles, Taskforces may decide on specific Terms of Reference
- ◆ Due decision-making in broad consensus with equity and fairness among participants, unless otherwise decided by participants



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[info@berlin-group.org](mailto:info@berlin-group.org) | [www.berlin-group.org](http://www.berlin-group.org)