

**EMA Response:  
Pay.UK – NPA Standard Consultation – March 2020**

**Submitted online on 28 April 2020**

Question		EMA Response
Q2	The Standards Source Portal is how we intend to present our technical documentation to you going forward. Are there any improvements that you would like us to consider?	It would be useful if the Portal also had tools to facilitate collaboration on standards development, such as an area where developers and Pay.UK can propose, discuss, and comment on draft specifications.
Q3	Do you agree that this approach will add value and enable the NPA Standard to be more easily used by you? Please explain.	We agree that the provision of testing artefacts and validation tools on the Standards Portal will support end users implementing the NPA Standards.
Q4	Do you have feedback on refining this approach to make it better for you? Please indicate whether you would like to work with us towards ISO 20022 readiness validation.	Our Members have suggested that a useful extension to the Portal would be a series of open source libraries (in commonly used languages) of the NPA standard as this could simplify implementation in payment gateways, and encourage collaboration on standards development.
Q7	Please provide us with your views on the concept of payment metadata standards	We support the concept of payment metadata standards, in particular to develop a common set of data points for transaction fraud risk analysis and management.
Q8	Do you agree that the Standards Authority should set standards collaboratively with participants and end users in this area?	Yes

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Q9	Please provide us with your views on the use of optional standards as a means of offering differentiated payment services.	We support the development and use of optional standards as a means of driving innovation and supporting new payment propositions to emerge. Optional standards will also ensure that the NPA Standards are not restricted to a set of minimum common data sets, and the pace of innovation is not limited by any group of end users' capacity to implement change!
Q10	Do you agree that the Standards Authority should set standards collaboratively with participants and end users in this area?	Yes
Q11-14		N/A