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SUMMARY
2nd MEETING of the Steering Committee of the Mobile Proxy Forum
(Meeting held on 24 May 2016: 12:30 - 16:00)

(Venue: EPIF Secretariat, Rue de la Science 14B, 1210 Brussels)

(Approved by the Steering Committee)

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1. Welcome (SCP2P 001-16)

The Chair, J. Maynard opened the meeting and welcomed the participants (see annex I for the list of attendees) to the second meeting of the Steering Committee.

2. Approval of the agenda (SCP2P 004-16)

The agenda was approved unchanged.

3. Approval of the summary of the first meeting of the Steering Committee (SCP2P 003-16)

The summary was reviewed and approved after some final editorial changes. The approved summary will be published shortly on the EPC website.

4. Review and approval of the Terms of Reference of the Steering Committee (SCP2P 005-16)

A draft version of the Terms of Reference (ToR) of the Steering Committee had been distributed to the members prior to the meeting.

There was some confusion in relation to a paragraph which refers to the intellectual property (IP) rights of documents produced by the Steering Committee. As there is no 'product' as yet it was deemed too early to make a decision as to whether the deliverables of the Steering Committee will be open or closed. In any case, no individual member should be able to claim property of any of the deliverables developed by the Steering Committee. R. Cowling agreed to propose some alternative wording for the IP related paragraph.

O. Scheja commented that the Joint Initiative of the Berlin Group, leading Mobile P2P scheme services in Europe, and associated infrastructure providers, had already published a 'Technical Feasibility Study on pan-European Mobile P2P Interoperability'. The Joint Initiative requires assurance that it would not lose its IP rights should the Steering Committee decide to use this study. Infringement of IP rights is indeed a topic that needs to be further investigated.

The Steering Committee agreed to extend the scope of the ToR (section 2) as follows:

- The Forum should not only deliver a Standardised Proxy Lookup (SPL) service but also more generally a framework for delivering pan-European interoperability.
- The Steering Committee will have regard to future support for additional proxy types and account identifiers.

Furthermore, it was agreed that more than 50% of the members (based on 1 vote per organisation) should be present for a vote to be valid. Members that are unable to join a meeting can provide a proxy vote to their alternate.

An updated version of the ToR will be distributed for approval at the next meeting in June.

Also, the following four name suggestions for the 'Forum' were provided:

- EU Proxy Forum.
- Mobile Proxy Forum.
- National Address Translation for Transactions between Accounts (NATTA).
- P2P Mobile Payments Interoperability.

The name 'Mobile Proxy Forum' was chosen by the majority of Steering Committee members present.

5. Review and approval of the project plan of the Steering Committee (SCP2P 006-16)

The draft project plan was reviewed and minor updates were included. Once there is further clarity on the way forward, the project plan will have to be extended to include interdependencies and milestones.

It was agreed that the Rules Working Group should be established as a priority as it will drive the other working groups. As there were no volunteers to provide secretariat support to the Rules Working group the Chair asked if the EPC would be prepared to do this. It was reiterated that the EPC Board had only agreed to provide secretariat support to the Steering Committee and that any extension of this mandate should first be checked with the Board.

The following members indicated their interest in participating to the Rules Working Group:

- D. Mazurkiewicz
- F. Bandov
- G. Miotto
- G. Silvén
- J. Crawford
- J. Maynard
- M. Perryman
- M. Polissi
- M. Torres
- N. Senechal
- O. Scheja
- P. Fredell
- R. Cowling
- R. Mårtenson

- ▪ S. David
- ▪ X. F. Herrero

A draft ToR for the Rules Working Group will be prepared for the next Steering Committee meeting in June 2016.

6. <u>Presentation on accessing payments accounts not associated with individual IBANs (SCP2P 011-16)</u>

J. Crawford, representing the e-money association (EMA), provide the above presentation which focussed on:

- ▪ Specific profile of e-money wallet users.
- ▪ Rapid growth of the e-money market
- ▪ Majority of e-money issuers have internal account identifiers for individual e-wallets e.g. email addresses.
- ▪ Usage of IBAN of a pooled customer payments account in order to receive/send SEPA payments.
- ▪ Direct access to a customer's IBAN is theoretically possible, however, the costs are often prohibitive.
- ▪ Avoid that financially excluded users (payers/payees) that cannot get access to an account accessed directly through an IBAN will be unable to use the service.

EMA's proposal in relation to minimum requirements for the SPL service is to:

- ▪ Introduce messaging content flexibility to allow the service to communicate internal reference data.
- ▪ Allow the use of additional customer account look-up identifiers (card PAN, e-money account reference).

The Chair clarified that it would be each participant's responsibility to ensure that it has internally the functionality to participate to the SPL service (and not vice versa). Moreover, the IBAN used in SPL does not necessarily need to be the IBAN of the end customer it could also for example be the IBAN of a clearing account.

J. Crawford added that the aim should be that the SPL service is setup in a way that allows different types of participants to join in a relative easy manner.

7. Presentation on Simple Proxy Lookup Service (SCP2P 010-16)

The Chair provided a presentation on the topic of the SPL Service and highlighted the following principles:

- ▪ Aim is to direct a payment (not making a payment) by linking a mobile phone number to an IBAN. The service will only return one single IBAN.
- ▪ Payment done via existing (SEPA) rails, otherwise out of scope.
- ▪ It should be assumed that any information shared through the SPL may be disclosed to the payer (proxy owner's name, account details etc.)

The service would for example work as follows: A customer in the UK does a look up against a phone number. If the local solution finds a match, payment details are returned to the Payer's Payment Service Provider (PSP). If no record is found, the local solution requests a search from the SPL. The SPL asks for a match from the other connected platforms, using an order or method to be determined.

Primary policy decisions to be taken include:

- In what order does the polling hierarchy take place?
- Does the SPL come with a commitment to deliver payments to the right/best account every time? How is "right/best" determined?

It was furthermore explained how the SPL service could work in the scenario whereby the receiving party doesn't want to share customer IBANs, or uses other account identifiers. G. Silven offered to prepare a simplified version of this slide.

P. Fredell explained that when using the Seamless app, a receiver will get a notification SMS which needs to be accepted before the payment can be executed. He added that it should be the receiver who decides where the money should end up. The Chair however commented that if the SPL service would find a mobile phone number that is registered to the Seamless app, the expectation would be that the payment would be directed instantly. This would even be a design requirement.

The Chair also argued that SPL would not create a barrier as each customer will be free to register and de-register from the service (i.e. app).

8. Establishment of a Technical Working Group

This topic was not discussed as the Steering Committee agreed that the creation of a Rules Working Group would be a first priority.

9. Discussion on creation of other possible working groups

See section 5 and 8.

10. Review and approval of the report to the June 2016 meeting of the Euro Retail Payments Board (ERPB) (SCP2P 009-16)

The Steering Committee approved the report that had been prepared, subject to a couple of editorial updates. As a next step, the intermediary status update would be submitted shortly to the ERPB secretariat.

11. Review and approval of the 2016 meeting calendar of the Steering Committee (SCP2P 008-16)

The Steering Committee approved the 2016 meeting calendar. The next meeting is scheduled to take place in Brussels on 29 June 2016.

12. Closure of the meeting

The Chair thanked the members for their valuable contribution and closed the meeting at 16.00 CET.

ANNEX I: List of attendees of the 2nd meeting of the Steering Committee on 24 May 2016

N°	Organisation	Representative	Attendance
Steering Committee Members			
1.	Banca Sella	Susta Enrico	Apologies
2.	Barclays	Foulds Darren	
3.	Bundesverband deutscher Banken	Nash André	Apologies
4.	Caixa Bank	Herrero Francesc Xavier	Yes
5.	Caixa Geral de Depositos	Leite Monica	Apologies
6.	Consorzio CBI	David Simona	Yes
7.	Cringle	Bandov Frane	Yes
8.	Danske Bank	Olsen Sylvest Kasper	Yes
9.	Dutch Payments Association	Boudewijn Gijs	Apologies
10.	Electronic Money Association (EMA)	Crawford Judith	Yes
11.	Elisa / Ekisa Rahoitus Oy	Mari Heikkinen	
12.	Erste Bank	Kazmi Zaf	Apologies
13.	EPIF	Cowling Robert	Yes
14.	Fire Financial Services	Davey Paul	Apologies
15.	Gemalto	Gaston Lorenzo	Yes
16.	GetSwish AB / Swish	Silvén Gunnel	Yes
17.	ICBPI	Miotto Giovanni	Yes
18.	MasterCard	Perryman Mark	Yes
19.	Nordea Mobile & Emerging Payments	Mårtenson Rasmus	Yes
20.	Payfriendz	Allen Howard	Apologies
21.	Paym	Maynard John	Yes
22.	Pietsch Consult	Pietsch Thomas	Apologies
23.	Polski Standard Platności	Mazurkiewicz Dariusz	Yes
24.	Redsýs	Torres Miguel	Yes
25.	Seamless	Fredell Peter	Yes
26.	SEQR Benelux	van der Hart Peter	Apologies
27.	SIA	Polissi Marco	Yes
28.	SIBS	Mesquita Teresa	Apologies
29.	SRC Security Research & Consulting	Machielse Wijnand (alternate: Ortwin Scheja)	(Yes)
30.	SWIFT	Kuntz Vincent	Apologies
31.	UBS	Schilling David (alternate: Philipp Stahel)	Apologies
32.	VocaLink	Senechal Nick	Yes
33.	Wone	Tuzi Daren	Yes
34.	Wordline	Deudon Arnaud	Apologies
Observers			
35.	ECB	Tur Hartmann Francisco	Yes
36.	European Commission	Esclapez Pierre-Yves	Apologies
EPC Secretariat			
37.	EPC	Goosse Etienne	Yes
38.	EPC	Godefroi Christophe	Yes

Annex II: List of action points

Ref.	Action	Owner	Status/Target
2.01	Propose alternative wording for the IP related paragraph in the ToR of the Steering Committee (SCP2P 005-16).	R. Cowling	In due course
2.02	Distribute an updated version of the ToR of the Steering Committee (SCP2P 005-16) for approval at the 29 June 2016 meeting.	EPC Secretariat	Before the 29 June 2016 meeting
2.03	Prepare a draft version of the ToR of the Rules Working Group.	EPC Secretariat	Before the 29 June 2016 meeting
2.04	Proposal to simplify the slide on how the SPL service could work in the scenario whereby the receiving party doesn't want to share customer IBANs, or uses other account identifiers. (SCP2P 010-16, last slide)	G. Silvén	Before the 29 June 2016 meeting