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Summary
Stakeholders Workshop on P2P Mobile Payments
(Meeting held on 21 January 2016: 10:00 - 15:00)

(Venue: Square Brussels Meeting Centre, Mont des Arts, 1000 Brussels)

(Approved by the Workshop participants)

1.   Main conclusions

The workshop concurred that, as a first step in order to address the recommendations agreed upon by the Euro Retail Payments Board (ERPB) in June 2015 (which were circulated as part of the workshop pre-read), a steering committee should be established to start off the relevant 'Forum' which will focus on pan-European interoperability in the field of P2P mobile payments and in particular on the set-up of a pan-European standardised proxy lookup (SPL) service.

Fourteen participants indicated that they would be willing to participate in this steering committee. As some participants were not able to engage themselves without first consulting their organisation it was agreed that an email with the following two calls would be sent with a two week response deadline:

- Invitation to confirm participation and contribution to the steering committee.
- Invitation to express willingness to provide secretariat support to the steering committee.

The first decisions the steering committee would have to make include:

- What kind of Forum should it be? (Informal or formal? Open or restricted membership?) (Note: the majority of workshop participants was in favour of establishing an 'open' Forum)
- Who will participate in the Forum? (Eligibility criteria? Volunteers?)
- How will the Forum be organised (Steering committee? Board? Working groups?)
- Who will provide secretariat support to the Forum?
- Who will fund the Forum?
- The setup of a pan-European standardised proxy lookup (SPL) service (including an SPL Rulebook) as the key objective.
- Timelines of next steps & deliverables (project plan).

The workshop agreed that full transparency and broad consultation were two fundamental features of the overall project.

The ECB representative informed that the steering committee would be invited to provide a first intermediary status report to the June 2016 meeting of the ERPB.

Furthermore, the workshop participants approved the agenda and agreed that the list of participants and approved summary could be published on the EPC Website.

2. List of comments or issues

A summary of the main comments or issues[1] raised by workshop participants is provided below:

- The proposed architecture described in the report of the ERPB Work Group on P2P Mobile Payments does not include payee initiated payments (i.e. only payer initiated payments). This will exclude some existing solutions.

- Other proxies, besides a telephone number, should be taken into account (e.g. email address, social media id., etc.) when designing the setup of pan-European standardised proxy lookup (SPL) service for potential subsequent implementation.

- The ERPB Work Group on P2P Mobile Payments report does not exclude the use of other proxies but rather suggests to start with the mobile telephone number (as a proxy).

- The aim should be to reach pan-European interoperability in the P2P mobile payments area via leveraging existing SEPA infrastructure and existing solutions as much as possible.

- Some people might consider telephone numbers or email addresses as private information and hence will not be willing to share this type of information.

- Importance of choosing a proxy with a wide pan-European reach.

- Login via social media (e.g. Facebook) might be more appealing to a younger demographic.

- It should be ensured that the chosen solution will appeal to large consumer base.

- Not every P2P mobile payment solution is necessarily based on IBAN.

- Some people do not have access to an IBAN (only to e.g. prepaid cards).

- As a start, minimum requirements could be defined which would not prevent service providers from offering 'add-ons'.

- It is expected that the business case will be provided by P2M (not P2P) and hence the Forum should also think about what would be the best proxy in the P2M space.

- Having a standardised approach with regard to the polling order of multiple national databases would be critical and hence this should be described in a governance type document.

- What would prevent a payment service provider to connect directly to individual SPL participants instead of using the central hub?

- Could an organisation decide to create its own standardised proxy look-up (SPL) service if it does not agree with the national polling order of the central hub?

- In case a payee has subscribed to multiple services, who will decide to which service the money will be sent? Competitors will not be able to solve this issue amongst themselves.

- It should be up to the consumer to decide via which service (app) (s)he wants to receive money.

- Suggestion to set up a Forum structure that is comparable to the ERPB and where several stakeholder groups are represented.

- Not every sector needs to be represented in the Forum i.e. the scope of the Forum should be clarified prior to making a decision on who should participate.

- A liability regime and a dispute mechanism should be established (e.g. in case a payment is sent to the wrong payee).

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[1] The issues raised reflect positions of individual participants and hence should not be interpreted as being validated by the group.

- There is a potential need to review the impact of PSD2 and especially the section related to access to accounts.

- The biggest money transfer organisation in the world is not a bank and the biggest P2P mobile payment service providers are equally not banks (e.g. SEQR, Venmo, Apple Pay ,…).

- There is a lack of consistency between national data protection regulations. Privacy is handled differently depending on the country. For example in some countries the payee, when receiving a P2P mobile payment, can see the name of the payer in other countries that is prohibited.

- Can remittance information be included in the P2P mobile payment message?

- Impact on processing costs?

- There could be an opportunity to leverage the ISO 12812-4 standard on mobile P2P mobile payments.

3.   List of participants

Please see annex I for list of workshop participants.

Annex I: List of Workshop Participants

N°	Name	Organisation	Attendance
Facilitator			
1.	Mazurkiewicz Dariusz	Polski Standard Płatności	Yes
Workshop Participants			
2.	Allen Howard	Payfriendz	Yes
3.	Bandov Frane	Cringle	Yes
4.	Barbosa Paulo Gomes	MyBank	Yes
5.	Battistella Massimo	Telecom Italia	Yes
6.	Bernardi Andrea	Orwell Group	Yes
7.	Berñé David Llena	Caixa Bank	Yes
8.	Berscheid Georges	Digicash Payments	Yes
9.	Beyrouthy Elie	Western Union	
10.	Bragazzi Alessandro	UBI Banca	Yes
11.	Bremer Hartmut	Deutsche Bank	Yes
12.	Budzinauskas Saulius	Lietuvos Bankas	Yes
13.	Byrne Colm	Elavon Financial Services	Yes
14.	Camporeale Rita	ABI	Yes
15.	Chuda Thomas	PSA Payment Services Austria	Yes
16.	Davey Paul	Fire Financial Services	Yes
17.	Crawford Judith	Electronic Money Association	Yes
18.	de Booij Mohamed	ING Bank	Yes
19.	De Soete Marijke	Security4Biz	Yes
20.	Denis Olivier	EastNets	Yes
21.	Deudon Arnaud	Wordline	Yes
22.	Diederich Jean	Kurt Salmon	
23.	Esclapez Pierre-Yves	European Commission	Yes
24.	Fernández Ramos Julio	Cecabank	Yes
25.	Fredell Peter	Seamless	Yes
26.	Gallego Jose Antonio	VISA Europe	Yes
27.	Garcia Paloma	EPIF	Yes
28.	Gaston Lorenzo	Gemalto	Yes
29.	Gilger Josef	UniCredit Bank	Yes
30.	Gysbregts Jan	CBC Banque	Yes
31.	Herbeck Sébastien	Biotos Consulting	Yes
32.	Huber Doryane	BNP Paribas	Yes
33.	Hughes Ronan	RBS	Yes
34.	Huque Thierry	Bancontact-MisterCash	Yes
35.	Jack Miles	TSYS International	Yes
36.	Kazmi Zaf	Erste Bank	Yes
37.	Koninckx Marijke	FIS (Clear2Pay)	Yes
38.	Kozlowska Ewa	eCard	Yes
39.	Kuntz Vincent	SWIFT	Yes
40.	Kuran-Kawka Alicja	TF SKOK	Yes
41.	Leite Monica	Caixa Geral de Depositos	Yes
42.	Libbi Andrea	Consorzio CBI	Yes

43.	Little Michael	Accenture (NL)	Yes
44.	Machielse Wijnand	SRC Security Research & Consulting	Yes
45.	Mårtenson Rasmus	Nordea Mobile & Emerging Payments	Yes
46.	Martovoy Andrey	ABBL	
47.	Marviala Jyri	Automatia	Yes
48.	Maynard John	Paym	Yes
49.	McCarron Michael	Bank of Ireland	Yes
50.	McGovern Orla	AIB	
51.	Mesquita Teresa	SIBS	Yes
52.	Miotto Giovanni	ICBPI	Yes
53.	Mostes Jo	KBC Bank	Yes
54.	Munne Mark	Equens	Yes
55.	Nasarek Marcus	PayPal	Yes
56.	Nash André	Bundesverband deutscher Banken	Yes
57.	Nève Cédric	Teal IT	Yes
58.	North Craig	Microsoft	Yes
59.	Olsen Kasper Sylvest	DanskeBank	Yes
60.	Perryman Mark	MasterCard	Yes
61.	Pietsch Thomas	Pietsch Consult	Yes
62.	Plooij Mirjam	De Nederlandsche Bank	Yes
63.	Polissi Marco	SIA	Yes
64.	Pomoell Jonas	Elisa Rahoitus Oy	Yes
65.	Rasmussen Helle Schlegel	Pan-Nordic Card Association	Yes
66.	Réant Gilles	HPS Solutions	Yes
67.	Sabarich Lluís	IBM España	Yes
68.	Salmony Michael	EACB	Yes
69.	Schilling David	UBS	Yes
70.	Senechal Nick	VocaLink	Yes
71.	Silvén Gunnel	GetSwish AB	Yes
72.	Smith Ben	American Express	Yes
73.	Stojchevski Zoran	KIBS AD Skopje	
74.	Theunis Peter	TAS Group	Yes
75.	Tur Hartmann Francisco	ECB	Yes
76.	van der Hart Peter	SEQR Benelux	Yes
77.	van Oijen Arjeh	IBM Netherlands	Yes
78.	Vila Miguel Torres	Redsýs	Yes
79.	Zettl Rainer	Lyra Network	Yes
EPC Secretariat (Workshop Organiser)			
80.	Goosse Etienne	EPC	Yes
81.	Godefroi Christophe	EPC	Yes