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SUMMARY
8th MEETING of the Steering Committee of the Mobile Proxy Forum
(Meeting held on 30 March 2017: 11:00 - 16:00)

(Venue: IBIS Brussels Centre St Catherine Hotel, Rue Joseph Plateau 2, B-1000 Brussels)

(Approved by the Steering Committee)

1. Welcome

The vice chair, K. Olsen opened the meeting and welcomed the participants (see Annex I for the list of attendees).

2. Approval of the agenda (SCP2P 010-17)

The agenda was approved unchanged.

3. Approval of the summary and review of the action points of the seventh meeting of the Steering Committee (SCP2P 009-17)

The summary of the 7th meeting, held as a conference call on 23 February 2017, was approved subject to a clarification provided by M. Torres. The approved summary will be published in due course on the EPC website.

4. MPF project plan progress review (SCP2P 006-16)

An updated version of the Mobil Proxy Forum (MPF) project plan had been distributed to the members of the Steering Committee, in particular to highlight the steps that are delayed.

It was agreed to add an additional column to specify new due dates (for each delayed step). Moreover, the project plan will be further impacted by the final decision of the implementation solution (i.e. SPL service as currently designed versus eDelivery).

5. Approval draft rules for operating, joining and participating in the SPL service (SCP2P 018-16)

The Steering Committee addressed the remaining questions and subsequently approved the rules for operating, joining and participating in the Standardised Proxy Lookup (SPL) service. Some topics will require further analysis from either the Technical Working Group (TWG) or Legal Working Group (LWG).

The following comments or changes were noted:

- Inclusion of a beneficiary category indicator in the lookup response could be beneficial especially in a next phase when merchants would be involved. However, some schemes might not allow the use of this indicator.
- Inclusion of a code in the payment message to indicate that the payment was generated using data provided by the SPL service.
- Distinction was made between the following two time stamps:
  - Preference timestamp (optional) is the time at which a preference for a specific service was explicitly indicated by the customer (payee).
  - Registration timestamp (mandatory) is the time at which the customer registered with the service.
- Other timestamps (e.g. based on usage of service) might be considered in the future.
- Inclusion of change management process and change log chapters.

The approved SPL rules will be published before 7 April 2017 on the EPC website.

6. Report on the Technical Working Group (TWG) meetings

The TWG had held its first meeting on 28 February 2017 at the Gemalto premises in the Paris area. The working group did not elect a chair nor a secretariat but L. Gaston kindly offered to organise and host the meetings. He informed that there is a good level of participation and commitment to contribute.

Two conference calls had been organised in March 2017, one dedicated to eDelivery (provided by the European Commission) and one to provide further background information concerning the mobile P2P Interoperability Framework of the Berlin Group.

At its 29 March 2017 meeting in Paris the TWG focussed on the following objectives:

- Review of the contributions assigned during the kick-off meeting.
- Better understanding of pros and cons of the two technical architectures proposed for the SPL service: e-Delivery and the Berlin Group framework.
- Agree on the progress report to be submitted to the Steering Committee.

The TWG concurred on the following functional aspects:

- Functional architecture for the SPL service should be limited to the connectivity between the SPL hub, the Initiating Registry Provider (IRP) and the Responding Registry Provider (RRP), for the exchange of the data needed to provide the SPL service (see annex III).
- The group expressed clear preference for a centralised solution.
- SPL to be kept as simple as possible (how to implement efficient low-cost cache?).
- Two APIs: one to support IRP and one for RRP.
- The payment system, enrolment of RRPs and resolution of conflicts was considered out of scope.
- SPL itself should not contain sensitive data, nor IBANs.
- SPL to be implemented as a "cache" with an efficient algorithm for RPR selection
- Need to define a level of quality service (SLA).

It was commented that from the start it had been agreed that there should be no central storage of IBANs. Nevertheless, 'transporting' IBANs (end-to-end) should also be done in a secure way. This could be a topic for the LWG to review.

The TWG also discussed the following security issues:

- Clear preference for a centralised approach as easier to secure.
- Threat model and risk analysis for data managed by the SPL.
- Need to comply with regulations.
- End-to-end encryption between the IRP and RRP was discussed but no final decision was made as yet.
- Mutual authentication between parties. The architecture of Public Key Infrastructures (PKIs) still needs to be discussed. The current position is that authentication would be required and that potentially encryption could be needed as well.
- Security versus privacy overlaps.
- Agreement to avoid storing sensitive data in the SPL cache.
- Specific methods to be added to the API to support security.

The TWG highlighted the following privacy issues:

- Avoid misuse of sensitive information provided by the SPL service.
- Minimum information to be provided to the IRP.
- The name of the beneficiary to be included in the payment order (note: in line with the revised Wire Transfer Regulation). The TWG questioned whether it is up to the SPL to provide the beneficiary name and whether the name/IBAN should be available to the SPL or be encrypted.

  The vice chair of the Steering Committee commented that the PSPs are responsible for the screening and sanctioning duties and that the beneficiary name should at least be provided to the IRP. J. Glahn added that it should be clarified what the RRP is allowed to do with the beneficiary name (also taking into account different rules in different members states e.g. Italy). The LWG could further investigate this.

- The need for tokenization is still being discussed.

The TWG's initial analysis of the e-Delivery platform reads as follows:

- The scope of eDelivery (data exchange model, discovery model and security model) fits with the scope of the SPL service, however as its architecture is decentralized it raises some concerns related to security and performance. Both the Steering Committee (as already indicated in the past) and the TWG are in favour of a central SPL implementation.
- E-Delivery was not specifically designed to accommodate an SPL approach for mobile P2P payments and hence it would require a substantial redesign to really be fit for purpose.
- Risk of business conflicts as it is implemented in a public Domain Name System (DNS) to which anyone can get access to (i.e. it could be a way to find out how many customers each service has).
- The claim that eDelivery SPL would be "free" was questioned by the TWG. Migrating to eDelivery requires investment for the RRPs to join the SPL service.

The Berlin Group had provided the TWG (via WebEx) with a presentation on its Mobile P2P Interoperability Framework. The following feedback was reported to the Steering Committee:

- Framework defines operational rules and interfaces for the proxy lookup service. It however defines a complete approach that goes beyond the scope of the SPL service.
- Designed to enable both bilateral and multilateral agreements between PSPs.

- It is aligned to the SPL service rules.
- Interoperability is based on:
    - Common access rules to the repository look-up using an API (Look-up Request/Response).
    - SEPA Credit Transfer specifications (SCT Inst as an option).
    - A detailed layered model which differentiates 5 levels of interoperability, not just technical.
- Specifications have not yet been finalised and some services, such as payment request are still undefined.
- Security architecture is not yet defined.

The vice chair clarified that the SPL service as such does not depend on the finalisation of the EBA RTS on SCA given that payments are outside the scope of the SPL.

M. Torres, presented to the Steering Committee an algorithm proposal for the selection of an RRP (see annex IV). A key change to the SPL service would be that the proxies (mobile numbers) and time stamps (if applicable) provided by the RRPs will be stored in a cache (i.e. a temporary storage). This would increase the efficiency of the SPL and significantly reduce the number of polling requests to all RRPs, while still respecting the polling hierarchy logic approved by the Steering Committee. This proposal will need to be further updated in line with the decision taken during today's meeting to use two types of timestamps (see section 5).

The following clarifications were provided:

- If only one proxy is found in the cache, the RRP who 'owns' this proxy will be requested to provide it to the SPL. If a proxy is found more than once in the cache, then the one with the most recent preference timestamp will be selected. If none of the matches has a timestamp, the SPL will request the details from all of them and if they all return the same IBAN it will then forward that information to the IRP. If there is more than one IBAN it will send a "Not Found" answer to the IRP.
- The SPL will store in its cache the information obtained from polling the RRPs (proxy, ID of RRP who 'owns' the proxy and timestamp) so that the next time it receives a lookup for that same proxy it does not need to poll all RRPs again.
- The SPL should update the cache every time it finds new info.
- It is not yet defined how long the information should be stored in the cache.
- The current idea would be to use singular APIs (one for a question and one for an answer) and to start on bilateral basis.

The Steering Committee concurred that the population of a cache should remain optional. It is in the RRP's own interest to populate the cache. If no information is provided they will not be polled by the SPL.

It was furthermore clarified that during the 4 May 2017 meeting of the Steering Committee, the TWG is expected to present a formal position with clear recommendations on the selection of an implementation solution (i.e. eDelivery versus the SPL service as currently designed). This position should however already be provided via email to the Steering Committee by 27 April 2017. The vice chair commented that no 'big-bang' solution should be expected by the end of 2017, in view of the fact that organisations have already allocated their budget and resources for this year.

L. Gaston furthermore reiterated that a stable set of legal requirements would be needed to help in making technical choices.

The TWG presentation, the algorithm proposal and draft minutes of the February 2017 meeting of the TWG will be distributed for information to the members of the Steering Committee.

7. Funding

At the February 2017 conference call of the Steering Committee, the members had been invited to indicate their preference for either the SPL solution (as currently designed) or the eDelivery solution and were asked how they could contribute.

As a follow-up, members who had not attended the February 2017 conference call or in the meantime had developed different views were invited to speak up. The following updates were noted:

- R. Cowling (EPIF): No preference as yet.
- M. Torres (Redsýs): Currently leaning more towards the SPL solution (based on increased knowledge of eDelivery).
- J. Beltran (French Banking Federation): Neutral for the time being. There are still too many questions without answers.
- K. Olsen (Danske Bank): Initial preference for eDelivery (especially as it was a 'free' solution) but now also leaning more towards the SPL solution. Commitment from members with regard to resources and funding is however a key requisite.

It was agreed that the Steering Committee will concretely address the issue of funding at its 4 May 2017 meeting. The EPC will provide an idea of initial basic funding that would be required to setup a legal structure.

8. Status update on the Legal Working Group and Market Implementation Working Group (MIWG) (SCP2P002-17; SCP2P003-17)

So far three candidates had been nominated for the LWG and only one for the MIWG.

R. Cowling volunteered to participate in the LWG. Moreover, the EPC is willing to provide secretarial and legal support based on its schemes and Belgian corporate law expertise. A Doodle poll will be launched shortly to schedule the first meeting of the LWG.

The vice chair informed that he will participate in the MIWG. J. Beltran and D. Scaffidi will check if their organisations would be able to nominate a candidate. It was however reiterated that the MIWG terms of reference stipulate that organisations represented by MIWG members would be ineligible to bid for providing the SPL service solution.

The vice chair also remarked that the three working groups are expected to communicate with each other and share relevant information.

9. AOB

The Lithuanian PSP community recently decided to establish a Lithuanian SPL service (LT SPLS) workgroup dedicated to the implementation of the SPL service in Lithuania. This workgroup was established by consensus of 13 PSP acting in Lithuanian market and representatives of the Bank of Lithuania. Under the Mandate of the LT SPLS

workgroup, any PSP acting in Lithuanian market is welcome to join and contribute their effort in the activities of the workgroup.

The main objects of the LT SPLS workgroup are to prepare Lithuanian SPL service implementation guidelines, determine the optimal technical architecture of the SPL service for Lithuanian SPS community and prepare LT SPL service rules.

The LT SPLS will become a member of the Steering Committee and is expected to nominate a representative in due course.

10.   Next meeting

The next meeting of the Steering Committee will be scheduled on 4 May (11-16 CET) in Brussels.

11.   Closure of the meeting

The vice chair thanked the members for their valuable contribution and closed the meeting around 15.15 CET.

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ANNEX I: List of attendees of the 8th meeting of the Steering Committee

N°	Organisation	Representative	Attendance
Steering Committee Members			
1.	ACI Worldwide	Scaffidi Domenico	Yes
2.	Banca Sella	Lucon Diego	
3.	Barclays	Foulds Darren	
4.	Bundesverband deutscher Banken	Tenner Tobias	
5.	Caixa Bank	Herrero Francesc Xavier	
6.	Caixa Geral de Depositos	Leite Monica	
7.	Consorzio CBI	David Simona (alternate: Castelli Alessio)	Apologies
8.	Cringle	Kocaoglu Elif	Apologies
9.	Danske Bank	Olsen Sylvest Kasper	Yes
10.	Dutch Payments Association	Blom Marnix (alternate: Boudewijn Gijs)	Yes
11.	EBA Clearing	Plompen Petra	Yes
12.	Electronic Money Association (EMA)	Crawford Judith (alternate: Gerhartinger Hartwig)	Apologies
13.	Elisa / Ekisa Rahoitus Oy	Heikkinen Mari	
14.	Erste Bank	Kazmi Zaf	
15.	EPIF	Cowling Robert (alternate: Garcia Paloma)	Yes
16.	equensWorldline	Regnault Guillaume (alternate: Glahn Kay)	(Yes)
17.	Fire Financial Services	Davey Paul	
18.	French Banking Federation	Meyer Rodolphe (alternate: José Beltran)	(Yes)
19.	Gemalto	Gaston Lorenzo	Yes
20.	GetSwish AB / Swish	Wretman Anna-Lena (alternate: Gunnel Silvén)	Apologies
21.	ICBPI	Miotto Giovanni	
22.	MasterCard	Perryman Mark (alternate: Martin Esteban)	Yes
23.	Nordea Mobile & Emerging Payments	Mårtenson Rasmus	Yes
24.	Payfriendz	Allen Howard	Apologies
25.	Paym	Maynard John	Apologies
26.	Pietsch Consult	Pietsch Thomas	Apologies
27.	Polski Standard Platności	Mazurkiewicz Dariusz	
28.	Redsýs	Torres Miguel	Yes
29.	Seamless	Fredell Peter	
30.	SIA	Polissi Marco (alternate: Joliveau Jean-Philippe)	Apologies
31.	SIBS	Mesquita Teresa	Yes
32.	SRC Security Research & Consulting	Machielse Wijnand (alternate: Scheja Ortwin)	Apologies

33.	SWIFT	Kuntz Vincent	
34.	UBS	Schilling David (alternate: Stahel Philipp)	
35.	Viamo	Nadasky Lubomir	Apologies
36.	VocaLink	Senechal Nick (alternate: Butler Martin)	Yes
37.	Wone	Tuzi Daren	
Observers			
38.	ECB	Tur Hartmann Francisco	
39.	ECB	Plooij Mirjam	Yes
40.	European Commission	Esclapez Pierre-Yves	Yes
EPC Secretariat			
41.	EPC	Goosse Etienne	Yes
42.	EPC	Godefroi Christophe	Yes

Annex II: List of action points

Ref.	Action	Owner	Status/Target
8.01	Distribute the updated SPL rules to the members of the Steering Committee	EPC Secretariat	In due course
8.02	Publish the updated SPL rules on the EPC website (as well as the approved summary of the January and February meetings)	EPC Secretariat	7 April 2017
8.03	Provide a formal TWG position with a clear recommendation on the two major implementation solutions (eDelivery versus the SPL service as currently designed). (Note: to be presented at the 4 May 2017 meeting of the Steering Committee)	TWG (L. Gaston)	27 April 2017
8.04	Distribute the TWG presentation, algorithm proposal and draft minutes of the February 2017 meeting of the TWG to the members of the Steering Committee.	EPC Secretariat	In due course
8.05	Update the MPF project plan (include additional column with new due date)	EPC Secretariat	Next meeting
8.06	Confirm participation in the MIWG	D. Scaffidi J. Beltran	In due course
8.07	Provide an idea of required initial basic funding to setup a legal structure.	EPC Secretariat	Next meeting
8.08	Organise a Doodle poll to schedule the first meeting of the LWG.	EPC Secretariat	In due course
8.09	Send an Outlook invitation for the 4 May 2017 meeting of the Steering Committee.	EPC Secretariat	In due course

Annex III: High-level functional centralised architecture (TWG)
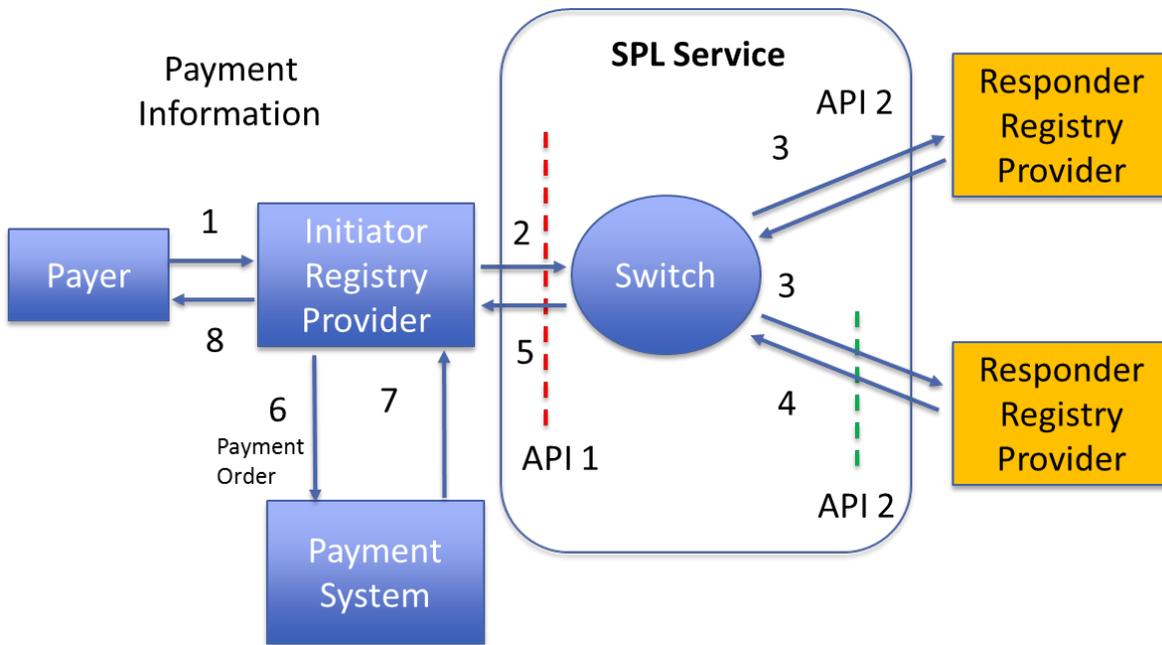
Annex IV: Algorithm proposal for selection of an RRP (Redsýs)

Sending information to the SPL:
The participating RRPs should send to the SPL the proxies (mobile numbers) and preference time stamp (if there is one) of the IBANs they have in their directories that are enabled for interoperability

Storing information in a cache:
The SPL will store this information in a cache: the proxy (mobile number for now), the RRP who provided it, and the preference timestamp if there is one

Proxy lookup within the cache: When an Initiating Registry Provider (IRP) requests a lookup, the SPL will look first in its cache

Polling all RRPs: If the proxy is not found in the SPL cache, then the SPL will poll all participating RRPs, with these possible outcomes:

Updating the SPL cache