

# Approved Minutes 4<sup>th</sup> meeting ad hoc multi-stakeholder group on Mobile Contactless SEPA Cards Interoperability Implementation Guidelines (MCP IIG)

10 May 2017

Circulation: MSG MCP

Restricted: No

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## 1. Welcome and opening of the meeting

The Co-Chairs, D.-I. Flatraaker and P. Spittler opened the meeting at 10h00 and welcomed the participants to the 4<sup>th</sup> meeting of the ad hoc multi-stakeholder group.

## 2. Roll call of delegates

The list of participants and apologies may be found in Annex I.

## 3. Approval of the agenda

The proposed meeting agenda (MSG MCP 022-17v0.1) was presented and subsequently approved.

## 4. Approval of the minutes

The draft minutes of the 3<sup>rd</sup> meeting of the group (MSG MCP 013-17v0.2) held on 3 April 2017 were reviewed and approved. They will be distributed as version 1.0.

Next the action points were checked. Their status is reflected in the table below.

Ref. AP	Action	Owner	Due date/ status
1.10	<p>To request ETSI to provide a status on Recommendation ERPB/2015/rec 13 :</p> <p>The ERPB recommends to:</p> <p>i. Agree on and pursue the development of specification for a "smart secure platform" (enabling the provision of value-added services relying on authentication of the user, regardless of the mobile device, communication channel or underlying technology), taking into account the requirements of mobile payments, and building on the work already done by EMVCo and GlobalPlatform. (December 2017)</p> <p>ii. Develop implementation guidelines (December 2016) (building on work already done by GlobalPlatform) that define:</p> <ul style="list-style-type: none"><li>- a process that provides service providers with the credentials for access to secure elements;</li><li>- a process that allows a service provider to be authenticated, to securely obtain the credentials to access a mobile device's hardware vaults (i.e. the secure element), and to communicate with these vaults.</li></ul>	M. De Soete	Before next MSG MCP meeting - Open

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1.12	To check who provided the status report on Recommendation ERPB/2015/rec16 and clarify what actions have been taken: The ERPB recommends to provide access to the mobile device's contactless interface in order to ensure that the consumer can have a choice of payment applications from different mobile payment service providers, independently of the mobile device and the operating system used.	J. Looman	Before next MSG MCP meeting – On-going
1.13	To request ECSG to provide a presentation at the next meeting on their 2017 work plan	M. De Soete	Before next MSG MCP meeting - Open
1.19	Invite GlobalPlatform to provide a presentation on their recent work related to contactless payment	M. De Soete	MSG MCP April meeting Closed
2.6	To request C. Sarazin to provide the document on POI etiquette in France for MSG distribution	M. De Soete	ASAP/Open
2.8	To check on the exact definition of CDCVM with EMVCo	M. Harding	Open /Awaiting EMVCo decision on the subject
2.14	To explain concerns with respect to the ENISA document on the security of mobile payments and digital wallets	A. Fulton	In due time
3.1	Put an agenda item to cover the status on the ERPB Recommendations on CTLP on the agenda of the MSG MCP July meeting	M. De Soete	In due time
3.2	To distribute the presentation made by R. Koch during the meeting on UK Digital wallet project	M. De Soete	ASAP/Closed
3.3	To distribute the presentation made on GSMA during the meeting	M. De Soete	ASAP/Closed
3.4	To provide the EuroCommerce Retailers guidelines on CTLP for distribution to the group	P. Spittler	ASAP/Closed
3.5	To make a list of items to be considered for POI implementation guidelines	All WG members	Open
3.6	To compile an integrated list of items to be considered for POI implementation guidelines for discussion at the next meeting based on the inputs received	M. De Soete	Open
3.7	To review and provide comments on section 3.	All WG members	By 30 April 2017/Closed
3.8	To develop the use case 11: payment transaction with loyalty card switching from loyalty app to payment app, with # taps	P. Spittler	By 25 April 2017 /Closed

3.9	To complete the use cases document, add table and circulate for review	M. De Soete	By 3 May 2017 /Closed
3.10	To review the use cases document and provide comments at the next meeting	All WG members	By 10 May 2017 / Closed
3.11	To update the figure in section 4.2.1 and further complete the section 4.2 in MSG MCP018-17 and provide the inputs to M. De Soete	A. Fulton	By 30 April 2017 /Closed
3.12	To provide input on the model with a eUICC for inclusion in section 4.1 in MSG MCP018-17 and provide it to M. De Soete	P van Leeuwen	By 30 April 2017 /Closed
3.13	To update and complete MSG MCP 018-17 with the inputs received and to add market examples for each model.	M. De Soete	By 3 May 2017 /Closed
3.14	To provide the link to the press release on the publication of ISO 12812 for distribution to the WG	P. Hertzog	ASAP /Closed

Related to AP1.12, Mrs. A. Pietrowiak reported on the argumentation Apple has used in the Australian case:

- its current model is likely to increase competition between payment cards at the point-of-sale, due to the ease with which customers can switch between cards from different issuers within the Apple Wallet app (according to Apple, this is easier than changing the third-party payment app that is paired with the NFC antenna, meaning that if third-payment apps had access to the NFC antenna users would be more likely to only use the application of one bank and therefore only cards issued by this bank).
- permitting independent third party access to the NFC antenna to enable payments to be made and credentials to be stored outside of the secure element infrastructure will expose Apple iOS devices to security and fraud threats.
- the Apple Pay platform already allows issuers to integrate their mobile banking apps with Apple Pay to make NFC mobile payments.

The MSG MCP members stated that it is important to adequately report the status on this recommendation at the next ERPB meeting in June 2017 in view of the little progress made on this matter.

The following new action points were agreed:

AP4.1	To provide the information on ApplePay related to AP 1.12 in writing	A. Pietrowiak / J. Looman	ASAP
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AP4.2	To check if the feedback from ApplePay will be communicated in the June 2017 status report to the ERBP	A. Pietrowiak /J. Looman	ASAP
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Regarding AP1.13, Mr. P. Spittler reported that in the last ECSG Board meeting on 3 May 2017, agreement was reached on a presentation template and on the 2017 workplan which now needs to be further developed by the Volume subgroup. He further informed that the ECSG is working on its interim report to the ERBP meeting in June 2017. The ECSG further established a dedicated working group on tokenisation. The deliverable produced by this working group will be shared with the MSG MCP as soon as available.

Mr. A. Fulton reported related to AP2.14, that a meeting was planned with ENISA to discuss the Visa comments.

## 5. Review of chapters 1-3 of the MCP IIG

Next Mrs. M. De Soete provided an overview of the changes made to the document MSG MCP014-17v0.3 including the updated chapters 1 to 3 of the MCP IIG. The group discussed and resolved the comments received. The agreed changes will be implemented and everybody was encouraged to review these final updates.

AP4.3	To update document MSG MCP 014-17	M. De Soete	By 2 June 2017
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Concerning the need to address POI implementation guidelines, Mrs. M. De Soete reported that no input was received related to AP3.5. There is a general agreement that this is aimed to address contactless payments in general and hence is beyond mobile payments only. However, Mr. D.I. Flatraaker stressed the importance to gather inputs specifically concerning problems related to NFC-based mobile contactless payments (MCPs) at POI. It was agreed to extend the deadlines for the APs 3.5 and 3.6 as reflected below with the aim to investigate which problems need to be addressed in order to obtain a better customer experience. A so-called problem definition document could then be submitted to the ECSG as it relates to ERPB/2015/rec10 (*Develop POI implementation guidelines including common minimum requirements for contactless POIs (both for the payment processing side and for the consumer/POI interface), building on the EMVCo work and addressing the requirements of disabled people. Adequate use of available input should be made*). It was further clarified that the related EMVCo document intentionally includes a number of options to accommodate the different merchant environments. On the other hand, some countries, including the UK and France, have defined domestic POI implementation guidelines while reducing the options available. Mr. J. Allix reported on behalf of BEUC that in view of the different technologies, the payment experience is becoming too complex for consumers. Mr. P. Spittler complained about the fact that the identification of the consumer vanished with the use of mobile devices. Reference was made to the PAR (Payment Account Reference) defined by EMVCo. However, It was concluded that this appears to be a

tokenisation problem that will need to be addressed by the dedicated ESCG working group and is outside the scope of the MSG MCP.

AP3.5	To make a list of items to be considered for POI implementation guidelines	All WG members	New deadline - By 28 May 2017
AP3.6	To compile an integrated list of items to be considered for POI implementation guidelines for discussion at the next meeting based on the inputs received	M. De Soete	New deadline - By 4 June 2017

## 6. Presentation on CPACE

Mr. C. Sarazin provided a presentation (MSG MCP 023-17) on the Generic Card & Mobile Payment Application Specification project of the ECPC. He explained that the ECPC is a technical cooperation group composed of the leading European Card Schemes which was established via an MOU under Belgian law. The group develops a common implementation specification for a contactless payment application which relates to one specific EMVCo kernel. The new specification named CPACE (CPA Contactless Extensions) builds on the EMVCo CPA (Common Payment Application) standard specification by adding the necessary card and mobile extensions for both contactless and remote payments for mobile use. The deliverable will consist of the following three parts and is available in draft form:

- Part 1 – DIC: Dual Interface Cards.
- Part 2 – SE: Mobiles with Secure Elements.
- Part 3 – HCE: Mobiles with Host Card Emulation.

A more mature version of the document is expected by this summer. The ECPC is currently also analysing possible joint testing. The specifications are intended to be open specifications and should have a minimal impact on the POI. They aim to provide an appropriate response to the ERPB recommendation on contactless transactions ERPB/2015/rec.10.ii. The MSG requested to receive a view on the table of contents to get a better insight into the topics that will be covered as well into their level of detail.

AP4.4	To distribute the presentation on CPACE	M. De Soete	ASAP
AP4.5	To provide the Table of Contents of the CPACE documents	C. Sarazin	By 20 May 2017

## 7. Presentation on recent GlobalPlatform work related to MCPs

Next, Mr. G. Bernabeu provided a presentation (MSG MCP 024-17) on the recent work by GlobalPlatform related to MCPs. He first provided an introduction to the industry organisation. Next he highlighted the new amendment C and the contactless API to the Card Specifications v2.3, published in February 2017. The technical specifications are based on the concept of "root of trust". A financial configuration profile is under finalisation while also the service management for delivering secure transport ticketing on mobile devices has been published. The group also addressed multiple contactless card emulation environments and an overview on the different use cases that will be covered by the GlobalPlatform Managing Entity was provided. This work should lead to a fair cohabitation of contactless card emulation applications hosted in different card emulation environments including HCE, eSE, UICC, etc... while simplifying the end-user experience and offering a reliable environment for the service providers (e.g. MCP issuer) and SE issuers. The specifications of the Multiple Contactless Card Emulations Environments – Managing Entity is expected in Q2 2017. Mr. Bernabeu further focused on the integration with contactless payment wallets and the alignment with the EMVCo Architecture (AAUI, PPSE). Finally, he provided some insights into new use cases that GlobalPlatform is considering such as wearables and the BLE secure component connection service specification.

AP4.6	To distribute the GlobalPlatform presentation	M. De Soete	ASAP
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## 8. Review and discussion on MCP use cases

The updated document (MSG MCP 011-17v0.5) on the MCP use cases was reviewed and discussed. Further inputs were requested for the use cases on transit and on parking. The proposed uses cases for MCP in combination with loyalty prepared by EuroCommerce were reviewed and debated. Although it was agreed that different ways of improving the customer experience for those could be further analysed, it was agreed that in the context of the MCP IIG document, only the basic use cases for illustrative purposes should be included which describes the usage of the MCP app in combination with a (separate) loyalty app. The suggestion was further made to check the dedicated GSMA document. The MCP use cases on "cancellation" and "refund" were reviewed and the high level processes were agreed. Both will be further worked out for review during the next meeting.

The following action points were agreed.

AP4.7	To provide a description of use case 7 (transport of London)	R. Koch	By 19 May 2017
AP4.8	To provide a description of use case 8 (parking)	M. Kamers	By 19 May 2017
AP4.9	To update the use case 11 on MCP combined with loyalty for redemption and collection	P. Spittler	By 19 May 2017

AP4.10	To update the use case document MSG MCP 011-17 with inputs received	M. De Soete	By 31 May 2017
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## 9. Review chapter 4 of the MCP IIG

Next, the updated document on the MCP models was introduced and reviewed on screen (MCP 018-17v0.2). The document contains now text on the eUICC and updated related to the cloud-based solutions. The suggestion was made to possibly delete the section on SD cards since this was more a bridging technology introduced in the market some years ago without a broad take-up. Mr. P. van Leeuwen was requested to add further references on the eUICC work from GSMA. Mr. A. Fulton promised to make a few further updates to section 4. Finally, it was agreed to update the conclusions section for review at the next meeting.

AP4.11	To further update the text on eUICC in MSG MCP -17	P. van Leeuwen	By 19 May 2017
AP4.12	To further update section 4.2 in MSG MCP 018-17 as needed	A. Fulton	By 19 May 2017
AP4.13	To provide the ppt version of the figure in section 4.2 of MSG MCP	A. Fulton	By 19 May 2017
AP4.14	To update the document MSG MCP 018-17 with inputs received and rewrite the conclusions section	M. De Soete	By 2 June 2017

## 10. Liaison and monitoring

### *EMVCo*

Mr. M. Harding provided a status on different topics on behalf of EMVCo. He informed that the work on QR codes is progressing and that a document should become available by the end of Q2 2017.

In view of a new document under preparation on Tokenisation by EMVCo, Mr. M. Harding was invited to specify a text on this subject for inclusion in the updated chapter 7 of the MCP IIG.

AP4.15	To provide an insight into the EMVCo QR work	M. Harding	By 4 July 2017
AP4.16	To prepare a text on Tokenisation for integration in section 7 of the document	M. Harding	By 4 July 2017

No further updates on liaison bodies were provided.

## 11. Next steps and planning

The MSG MCP meeting calendar was reviewed and it was agreed to re-schedule the July 2017 meeting to the 4<sup>th</sup>.

AP4.17	To update the meeting calendar with the new July date	M. De Soete	ASAP
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By this meeting, the different chapters should be integrated again into one document. The next MSG MCP meeting will be held on 8 June 2017 and hosted at the EPC premises.

## **12. Closure of the meeting**

The Co-Chairs closed the meeting and thanked all participants for the valuable contributions and the interactive discussions.

**ANNEX I**  
**List of participants – 4<sup>th</sup> MSG MCP meeting 10 May 2017**

<b>Name</b>	<b>Affiliation</b>	<b>Status</b>
<b>Co-Chairs</b>		
Dag Inge Flatraaker	EPC (DNB Bank)	Yes
Pascal Spittler	EuroCommerce (Ikea)	Yes
<b>EPC</b>		
Michael Hoffman	Danish Bankers Association	Yes
Matthias Hönisch	BVR	Yes
Patrice Hertzog	Crédit Mutuel	Yes
Ben Smith	EPIF (Amex)	Yes
Karel Wouters	Bancontact	Yes
Sergio Cano Magdalena	BBVA	Yes
<b>ECSG</b>		
Martin Haussmann	Verifone	Yes
Guido Hogen	Smart Payment Association	Yes
Cédric Sarazin Alternate	Cartes Bancaires	Yes (1/2day)
Emiliano Anzellotti	Bancomat	Yes
<b>ERPB WG</b>		
Richard Koch <i>alternate:</i> David Stephenson	ECPA	Yes
Jean Allix <i>alternate</i> Farid Aliyev	BEUC	Yes
Christian Schollmeyer	ESBG	Apologies
Andy Fulton <i>alternate:</i> Agnes Revel	Visa	Yes
Christophe Zehnacker <i>alternate</i> Mark Kamers	MasterCard	Apologies  Yes
Mike Harding <i>alternate:</i> Bastien Latge	EMVCo	Yes
Judith Looman <i>alternate:</i> Annett Pietrowiak	Eurosystem	Apologies  Yes
Peter van Leeuwen	KPN	Yes
<b>Secretariat</b>		
Marijke De Soete	EPC	Yes

## ANNEX II

### Action points May 2017

Ref. AP	Action	Owner	Due date/ status
1.10	<p>To request ETSI to provide a status on Recommendation ERPB/2015/rec 13 :</p> <p>The ERPB recommends to:</p> <p>i. Agree on and pursue the development of specification for a “smart secure platform” (enabling the provision of value-added services relying on authentication of the user, regardless of the mobile device, communication channel or underlying technology), taking into account the requirements of mobile payments, and building on the work already done by EMVCo and GlobalPlatform. (December 2017)</p> <p>ii. Develop implementation guidelines (December 2016) (building on work already done by GlobalPlatform) that define:</p> <ul style="list-style-type: none"> <li>- a process that provides service providers with the credentials for access to secure elements;</li> <li>- a process that allows a service provider to be authenticated, to securely obtain the credentials to access a mobile device’s hardware vaults (i.e. the secure element), and to communicate with these vaults.</li> </ul>	M. De Soete	Before next MSG MCP meeting - Open
1.12	<p>To check who provided the status report on Recommendation ERPB/2015/rec16 and clarify what actions have been taken:</p> <p>The ERPB recommends to provide access to the mobile device’s contactless interface in order to ensure that the consumer can have a choice of payment applications from different mobile payment service providers, independently of the mobile device and the operating system used.</p>	J. Looman	Before next MSG MCP meeting – On-going
1.13	To request ECSG to provide a presentation at the next meeting on their 2017 work plan	M. De Soete	Before next MSG MCP meeting - Open
2.6	To request C. Sarazin to provide the document on POI etiquette in France for MSG distribution	M. De Soete	ASAP/Open
2.8	To check on the exact definition of CDCVM with EMVCo	M. Harding	Open /Awaiting EMVCo decision on the subject
2.14	To explain concerns with respect to the ENISA document on the security of mobile payments and digital wallets	A. Fulton	In due time
3.1	Put an agenda item to cover the status on the ERPB Recommendations on CTLP on the agenda of the MSG MCP July meeting	M. De Soete	In due time
3.5	To make a list of items to be considered for POI implementation guidelines	All WG members	<b>New deadline</b> - By 28 May 2017

3.6	To compile an integrated list of items to be considered for POI implementation guidelines for discussion at the next meeting based on the inputs received	M. De Soete	New deadline - By 4 June 2017
4.1	To provide the information on ApplePay related to AP 1.12 in writing	A. Pietrowiak / J. Looman	ASAP
4.2	To check if the feedback from ApplePay will be communicated in the June 2017 status report to the ERBP	A. Pietrowiak / J. Looman	ASAP
4.3	To update document MSG MCP 014-17	M. De Soete	By 2 June 2017
4.4	To distribute the presentation on CPACE	M. De Soete	ASAP
4.5	To provide the Table of Contents of the CPACE documents	C. Sarazin	By 20 May 2017
4.6	To distribute the GlobalPlatform presentation	M. De Soete	ASAP
4.7	To provide a description of use case 7 (transport of London)	R. Koch	By 19 May 2017
4.8	To provide a description of use case 8 (parking)	M. Kamers	By 19 May 2017
4.9	To update the use case 11 on MCP combined with loyalty for redemption and collection	P. Spittler	By 19 May 2017
4.10	To update the use case document MSG MCP 011-17 with inputs received	M. De Soete	By 31 May 2017
4.11	To further update the text on eUICC in MSG MCP -17	P. van Leeuwen	By 19 May 2017
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4.13	To provide the ppt version of the figure in section 4.2 of MSG MCP	A. Fulton	By 19 May 2017
4.14	To update the document MSG MCP 018-17 with inputs received and rewrite the conclusions section	M. De Soete	By 2 June 2017
4.15	To provide an insight into the EMVCo QR work	M. Harding	By 4 July 2017
4.16	To prepare a text on Tokenisation for integration in section 7 of the document	M. Harding	By 4 July 2017
4.17	To update the meeting calendar with the new July date	M. De Soete	ASAP

## ANNEX III

### MSG MCP Meeting Calendar

Date	Location
31 January 2017	EPC Secretariat
21 February 2017	EPIF Secretariat
3 April 2017	EPC Secretariat
10 May 2017	EPC Secretariat
8 June 2017	EPC Secretariat
4 July 2017	EPC Secretariat
17 August 2017	EPC Secretariat
22 September 2017	EPC Secretariat

All physical meetings will be held from 10h00 till 16h00