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SUMMARY
10th MEETING of the Steering Committee of the Mobile Proxy Forum
(Meeting held on 13 June 2017: 11:00 - 13:30)
(Venue: EPC Secretariat, Cours Saint-Michel 30a, B-1040 Brussels)
(Approved by the Steering Committee)

1. Welcome

The Chair, J. Maynard opened the meeting and welcomed the participants (see Annex I for the list of attendees).

The following newcomers were introduced:

- J. Fernández (Cecabank).
- S. Budzinauskas (Bank of Lithuania, representing the Lithuanian SPL service (LT SPLS) workgroup).

2. Approval of the agenda (SCP2P 018-17)

The agenda was approved unchanged.

3. Approval of the summary and review of the action points of the ninth meeting of the Steering Committee (SCP2P 016-17)

The summary of the 9th meeting, held on 4 May 2017, was approved unchanged and will be published in due course on the EPC website.

4. Report on the 12 June 2017 meeting of the Euro Retail Payments Board (ERPB) (SCP2P 017-17; SCP2P 020-17)

The Chair had attended the ERPB meeting to provide a status update on the activities of the Steering Committee. This presentation had been shared with the Steering Committee members prior to the meeting.

The Chair provided the following feedback:

- The European Commission (EC) recommended to proceed with eDelivery as it would probably be able to provide partial funding via this channel on a short term basis.
- The ERPB acknowledged that the originally envisaged deadline of November 2017 for implementation of the Standardised Proxy Lookup (SPL) service would no longer be feasible. The extended deadline should however not adversely impact the uptake of SCT Inst.
- The Steering Committee is to report back by the November 2017 ERPB meeting with a proposal regarding the:
 - Revised and final timeline.

- Technology approach to be followed.
- Future governance setup for the management of the SPL service.

The Chair furthermore informed that the Steering Committee's report to the ERPB had triggered the ECB to write a letter to the President of the EC to underline the importance of this project.

5. Status update on the activities of the Technical Working Group (TWG)

L. Gaston provided a status update following the 22 May 2017 meeting of the TWG:

- Participation to the TWG is dropping and could partially be attributed to the fact that the Steering Committee has not yet been able to commit to pilot an SPL proof of concept.
- The TWG will review the API specifications that were developed by the Berlin Group during its 19 June 2017 meeting.
- It was clarified that eDelivery and the Berlin Group Mobile P2P Interoperability Framework addresses different concerns. The Berlin Group framework is agnostic with regards the contractual arrangements between the endorsing organisations (multi-lateral, bilateral). However, the framework is also much broader end hence the TWG will need to analyse the parts that can be reused for the SPL service.
- A preliminary assessment was done concerning the SPL rules that can(not) be fulfilled by eDelivery. An eDelivery representative already reviewed this assessment and provided feedback. The TWG will finalise its assessment at the next meeting.
- The TWG will provide the Legal Working Group (LWG) with a list of the data which is exchanged between the different entities involved in the SPL service.

The status update presentation will be shared with the Steering Committee members after the meeting.

6. Status update on the activities of the Market Implementation Working Group

N. Senechal reported that the MIWG decided during its first conference call, held on 24 May 2017, to prepare a Request for Information (RFI) in order to find parties interested in becoming a provider of the SPL service. The aim of the RFI would be for the market to identify the appropriate commercial model. It was noted that an informal potential expression of interest had already been communicated.

He informed about the potential (high-level) market size for cross-border P2P mobile payments:

- Low end: 1 million transactions annually (average European calculation model).
- High end: 60 million transactions annually (Scandinavian calculation model).

The MIWG will finalise the RFI by the end of June 2017 following which it will be sent for review to the Steering Committee members. The goal is to approve the RFI at the July 2017 meeting of the Steering Committee.

It was furthermore discussed via which channel this should best be communicated. As time is of the essence, it was agreed to request the EPC to publish the RFI on its website around mid-July (subject to approval by the Steering Committee) and to use social media to create further awareness. The EPC confirmed its willingness to lend its communication channels as requested by the Steering Committee. The RFI period could

either run until mid or end of August 2017. The latter might be better in view of the holiday season. Moreover, a disclaimer should be included to clarify that the EPC does not bear any responsibility and that there is no requirement for the Steering Committee to follow-up on the responses received.

Also, the summary of this meeting should be published before the end of June 2017 to provide an early warning to interested parties about the planned publication of the RFI.

7. Report on the activities of the Legal Working Group (SCP2P 011-17; LWG MPF002-13; LWG MPF 003-17)

R. Cowling informed that the Legal Working Group (LWG) has scheduled a second conference call on 29 June 2017. As input to this meeting the LWG would require to have a clear view on the direction of travel of the TWG.

8. Decision on the way forward

The Steering Committee agreed to proceed with the SPL service as initially designed (including the polling hierarchy). An RFI is expected to be published to identify one or more commercial providers of the SPL service. Should this RFI not yield the necessary results then the Steering Committee will move towards the use of the eDelivery platform.

It was commented that even with eDelivery there is still a cost for connecting the participating schemes. Another member was of the view that in case multiple connections would be required there would be very little interest from the market.

9. AOB

The Steering Committee agreed that members who have never (or very rarely) attended meetings should be informed that they will be removed from the membership list (and email distribution list) unless they object and plan to start attending meetings again.

10. Next meeting

The next meeting of the Steering Committee will take place on 13 July 2017 (11-16 CET) in Brussels.

11. Closure of the meeting

The Chair thanked the members for their valuable contribution and closed the meeting at around 13.30 CET.

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ANNEX I: List of attendees of the 10th meeting of the Steering Committee

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

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

Annex II: List of action points

Ref.	Action	Owner	Status/Target
10.01	Distribute the TWG presentation that was presented to the 13 June 2017 meeting of the Steering Committee.	EPC Secretariat	14 June 2017
10.02	Finalise the RFI to identify SPL service providers.	N. Senechal MIWG	30 June 2017
10.03	Distribute the RFI for review to the Steering Committee members.	EPC Secretariat	3 July 2017
10.04	Review the RFI (prior to the next meeting)	Steering Committee	13 July 2017
10.05	Publish the approved summaries of the 4 May and 13 June 2017 meetings on the EPC website.	EPC Secretariat	28 June 2017
10.06	Send an Outlook invitation for the 13 July 2017 meeting of the Steering Committee.	EPC Secretariat	In due course