

# Approved Minutes 5<sup>th</sup> meeting ad hoc multi-stakeholder group on Mobile Contactless SEPA Cards Interoperability Implementation Guidelines (MCP IIG)

8 June 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 5<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 026-17v0.2) was presented and subsequently approved.

## 4. Approval of the minutes

The draft minutes of the 4<sup>th</sup> meeting of the group (MSG MCP 025-17v0.1) held on 10 May 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 – No reply received from ETSI

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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 – No presentation available- oral update provided
2.6	To request C. Sarazin to provide the document on POI etiquette in France for MSG distribution	M. De Soete	ASAP/ Closed
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-planned for July meeting
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	By 28 May 2017/Closed
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	By 4 June 2017/Closed
4.1	To provide the information on ApplePay related to AP 1.12 in writing	A. Pietrowiak / J. Looman	ASAP/Closed
4.2	To check if the feedback from ApplePay will be communicated in the June 2017 status report to the ERPB	A. Pietrowiak /J. Looman	ASAP/Closed
4.3	To update document MSG MCP 014-17	M. De Soete	By 2 June 2017/Closed
4.4	To distribute the presentation on CPACE	M. De Soete	ASAP/Closed
4.5	To provide the Table of Contents of the CPACE documents	C. Sarazin	By 20 May 2017/Open
4.6	To distribute the GlobalPlatform presentation	M. De Soete	ASAP/Closed
4.7	To provide a description of use case 7 (transport of London)	R. Koch	By 19 May 2017/Closed

4.8	To provide a description of use case 8 (parking)	M. Kamers	By 19 May 2017/ Closed, no input available
4.9	To update the use case 11 on MCP combined with loyalty for redemption and collection	P. Spittler	By 19 May 2017/Closed
4.10	To update the use case document MSG MCP 011-17 with inputs received	M. De Soete	By 31 May 2017/Closed
4.11	To further update the text on eUICC in MSG MCP 018-17	P. van Leeuwen	By 19 May 2017/Closed
4.12	To further update section 4.2 in MSG MCP 018-17 as needed	A. Fulton	By 19 May 2017/Closed
4.13	To provide the ppt version of the figure in section 4.2 of MSG MCP 018-17	A. Fulton	By 19 May 2017/Closed
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/Closed
4.15	To provide an insight into the EMVCo QR work	M. Harding	By 4 July 2017/Closed
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/Closed

Related to AP1.12, it was reported that there has been an announcement during the previous week that ApplePay has opened the NFC interface to read NFC tags. It was further reported that ApplePay opened the NFC interface for transit in some countries such as Japan.

AP5.1	To distribute the ApplePay announcement on the opening of the interface to read NFC tags	M. De Soete	ASAP
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The group was also informed by J. Looman about the status provided in the report to the ERPB meeting on 12 June 2017 related to this recommendation: "No consensus has been found yet on the topic. The European Commission is aware of the issue and is closely following developments."

The members of the group expressed their concern about the little progress made on this subject by the European Commission and requested that the organisations having representatives attending the meeting on 12 June 2017 would raise this during that meeting.

Regarding AP1.13, Mr. P. Spittler reported that the ECSG has established a dedicated Task Force on Tokenisation and that they prepared a status report on the contactless feasibility study to the ERPB meeting of 12 June 2017.

AP5.2	To send a copy of the ECSG report to the ERPB for MSG MCP distribution	P. Spittler	ASAP
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M. De Soete reported that she had received a document from C. Sarazin related to AP 2.6 but that it was too high level for the intended exercise (see agenda item 6). P. Hertzog promised to check if there is more detailed documentation available.

AP5.3	To check on additional documents from France on POI etiquette	P. Hertzog	Before 28 June 2017
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Regarding AP2.8, M. Harding reported that EMVCo has some interactions with Fido on this subject and that further details were provided at the recent EMVCo user meeting in Vietnam. A document is currently under review by the EMVCo Associates and is expected to become public in Q3 2017.

A. Fulton informed that he would be able to report on AP2.14 at the next MSG MCP meeting.

A report related to AP 4.15 is reflected under agenda item 11.

## 5. Updated MSG MCP mandate and roadmap

In view of the MSG MCP roadmap (MSG MCP 015-17v1.1) agreed during the MSG MCP meeting of 4 April 2017, an updated version of the MSG MCP mandate was prepared and distributed for review prior to the meeting (MSG MCP 001-17v1.2). The group was informed that the EPC Board had previously approved this new version of the mandate. The updated mandate was reviewed on screen during the MSG MCP meeting and no further comments were provided. The updated mandate was subsequently approved for adoption.

## 6. 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 MCP014-17 including the updated chapters 1 to 3 of the MCP IIG and the comments received. The group discussed also the selection of the MCP application at the POI. The POI sees only the active MCP application on the mobile device which is either the default application or the one pre-selected by the customer. The following action point was agreed in view of devoting a dedicated section in chapter 7 of the MCP IIG to this subject.

AP5.4	To provide text for guidelines on the selection of the MCP application (for chapter 7)	M. Kamers / A. Fulton	By 30 June 2017
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In addition, everybody was encouraged to conduct a final review on these chapters.

AP5.5	To review the updated chapters 1-3 of the MCP IIG	All MSG MCP members	By 20 June 2017
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Concerning the need to address POI implementation guidelines, Mrs. M. De Soete reported that no direct input was received related to AP3.5 but that she compiled some slides based on the UK POI etiquette and the Fraunhofer study. The presentation MSG MCP 027-17 was reviewed and updated on screen. Reference was also made to some documents prepared in the Netherlands for disabled persons. Further comments were invited to finalise the presentation and to come to a conclusion on this subject.

AP5.6	Everybody to review, complete and comment MSG MCP 027-17 (POI etiquette)	All MSG MCP members	Before 28 June 2017
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## 7. Review and discussion on MCP use cases

The updated document (MSG MCP 011-17v0.5) on the MCP use cases was reviewed and discussed. M. De Soete explained that she had integrated the use case on transit based on the input received from R. Koch related to Transport for London whereby the aggregated case appears to be the most interesting one for inclusion. The use cases for "Refund" and "Cancellation" were also checked on screen. A short discussion was held on the MCP use cases (collection and redemption) combined with loyalty based on the input received from P. Spittler. Those will be updated and integrated in the next version of the document. Finally, the use case related to parking was shortly discussed and a draft will be prepared for review during the next meeting.

The following action points were agreed.

AP5.7	To check the use cases of refund and cancellation	M. Kamers / A. Fulton	Before next MSG MCP meeting
AP5.8	To rework the use case 11 on MCP combined with loyalty for redemption and collection	M. De Soete / P. Spittler	Before next MSG MCP meeting

## 8. Review chapter 4 of the MCP IIG

Next, the updated document on the MCP models was presented with the comments received (MCP 018-17v0.6.1). The document was reviewed on screen and it was decided to split-off the eUICC-based model and subdivide the section on embedded SEs into eUICC-based models and other eSE-based models. It was further agreed to delete the section on SD-based models in view of the very limited market take-up and to add some text in the introduction of chapter 4 about this. Mr. P. van Leeuwen was requested to provide text for the section on the eUICC under the heading embedded SEs as well as a definition of the concept of 'MNO profile' used in chapter 4.

AP5.9	To provide a definition for MNO profile (used in chapter 4) and create a separate section on the eUICC	P. van Leeuwen	By 20 June 2017
AP5.10	To delete the section on SD cards in chapter 4 and add introductory text about this.	M. De Soete	Before next MSG MCP meeting

## 9. Review chapter 5 of the MCP IIG

An update of chapter 5 was prepared and distributed prior to the meeting (MSG MCP 028-17v0.1). As discussed in a previous MSG MCP meeting, the chapter now only reflects the different functions and processes involved in the MCP application life cycle management whereas some detailed process descriptions for UICC- and eSE-based models will be included in a new annex to the MCP IIG document. This chapter will also make cross-reference to the recently published ISO Technical Specification ISO 12812 : Mobile Financial Services- Part 3 : Financial application lifecycle management. It was further discussed that this chapter should be checked with respect to the new models eUICC and cloud-based, introduced in chapter 4.

The following action points were agreed:

AP5.11	To check chapter 5 for cloud-based approaches and provide additional text as needed	A. Fulton	By 28 June 2017
AP5.12	To check chapter 5 for eUICC-based approaches and provide additional text as needed	P. van Leeuwen	By 28 June 2017
AP5.13	To review chapter 5 and provide comments as needed	All MSG MCP members	Before next MSG MCP meeting

## 10. Next steps and planning

The following steps and further planning were addressed. The Co-Chair, D.-I. Flatraaker, stressed the importance of receiving timely input from EMVCo on the CDCVM, from the ECSG on Tokenisation and from the ECPC on CPACE in view of the deadline of end September 2017 for launching the public consultation on the updated MCP IIG.

It was agreed that for the next MSG MCP meeting, an update of chapter 6 would be prepared, including the integration of the MCP use cases. Moreover, if time allows, all chapters would be integrated into a single document with the addition of an introductory chapter including the terminology, abbreviations and references.

AP5.14	To update chapter 6 and integrate the MCP use cases	M. De Soete	Before next MSG MCP meeting
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## 11. Liaison and monitoring

### **EMVCo**

Mr. M. Harding provided a status on EMVCo. He informed that the work on QR codes is progressing (see AP4.15). Two different documents are under preparation:

- EMVCo QR Code Specification for Payment Systems: Consumer-Presented Mode. For this document the review period has ended on 31 May 2017 and the document is expected to become available soon;
- EMVCo QR Code Specification for Payment Systems: Merchant-Presented Mode. This document is currently under review and it is expected to become available end Q3 2017.

He further acknowledged the need of the group to have early access to EMVCo documents related to MCPs but also explained the constraints that EMVCo has with respect to sharing documents in view of its structure (Associates, User group). He promised to further look into a possible solution such as the signing of a non-disclosure agreement by the members of the MSG MCP. He was requested to check the MSG MCP member list and report on the member affiliations that have already signed such a document, at the next MSG MCP meeting.

No further updates on liaison bodies were provided.

### **12. A.O.B.**

The MSG MCP meeting calendar was reviewed and it was agreed to re-schedule the August 2017 meeting to 1 September 2017. Also a meeting calendar for Q4 of 2017 was agreed in view of the updated mandate.

AP5.15	To update the MSG MCP meeting calendar	M. De Soete	ASAP
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The next MSG MCP meeting will be held on 4 July 2017 and hosted at the EPC premises.

### **13. 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 – 5<sup>th</sup> MSG MCP meeting 8 June 2017

Name	Affiliation	Status
<b>Co-Chairs</b>		
Dag Inge Flatraaker	EPC (DNB Bank)	Yes
Pascal Spittler	EuroCommerce (Ikea)	Yes
<b>EPC</b>		
Michael Hoffman	Finance Denmark	Yes
Matthias Hönisch	BVR	Apologies
Patrice Hertzog	Crédit Mutuel	Yes
Ben Smith	EPIF (Amex)	Apologies
Karel Wouters	Febelfin (Bancontact)	Yes
Sergio Cano Magdalena	BBVA	Yes
<b>ECSG</b>		
Martin Haussmann	Verifone	Yes
Guido Hogen	Smart Payment Association	Yes
Cédric Sarazin Alternate Emiliano Anzellotti	Cartes Bancaires  Bancomat	Apologies
<b>ERPB WG</b>		
Richard Koch <i>alternate:</i> David Stephenson	ECPA	Apologies
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 (morning only)
Mike Harding <i>alternate:</i> Bastien Latge	EMVCo	Yes
Judith Looman <i>alternate:</i> Annett Pietrowiak	Eurosystem	Yes
Peter van Leeuwen	KPN	Yes
<b>Secretariat</b>		
Marijke De Soete	EPC	Yes



## ANNEX II

### Action points June 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 – No reply received from ETSI
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
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-planned for July meeting
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
4.5	To provide the Table of Contents of the CPACE documents	C. Sarazin	By 20 May 2017/Open
4.16	To prepare a text on Tokenisation for integration in section 7 of the document	M. Harding	By 4 July 2017
5.1	To distribute the ApplePay announcement on the opening of the interface to read NFC tags	M. De Soete	ASAP

5.2	To send a copy of the ECSG report to the ERPB for MSG MCP distribution	P. Spittler	ASAP
5.3	To check on additional documents from France on POI etiquette	P. Hertzog	Before 28 June 2017
5.4	To provide text for guidelines on the selection of the MCP application (for chapter 7)	M. Kamers / A. Fulton	By 30 June 2017
5.5	To review the updated chapters 1-3 of the MCP IIG	All MSG MCP members	By 20 June 2017
5.6	Everybody to review, complete and comment MSG MCP 027-17 (POI etiquette)	All MSG MCP members	Before 28 June 2017
5.7	To check the use cases of refund and cancellation	M. Kamers / A. Fulton	Before next MSG MCP meeting
5.8	To rework the use case 11 on MCP combined with loyalty for redemption and collection	M. De Soete / P. Spittler	Before next MSG MCP meeting
5.9	To provide a definition for MNO profile (used in chapter 4) and create a separate section on the eUICC	P. van Leeuwen	By 20 June 2017
5.10	To delete the section on SD cards in chapter 4 and add introductory text about this.	M. De Soete	Before next MSG MCP meeting
5.11	To check chapter 5 for cloud-based approaches and provide additional text as needed	A. Fulton	By 28 June 2017
5.12	To check chapter 5 for eUICC-based approaches and provide additional text as needed	P. van Leeuwen	By 28 June 2017
5.13	To review chapter 5 and provide comments as needed	All MSG MCP members	Before next MSG MCP meeting
5.14	To update chapter 6 and integrate the MCP use cases	M. De Soete	Before next MSG MCP meeting
5.15	To update the MSG MCP meeting calendar	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
1 September 2017	EPC Secretariat
22 September 2017	EPC Secretariat
25 October 2017	EPC Secretariat
30 November 2017	EPC Secretariat

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