

# Approved minutes 6<sup>th</sup> meeting ad hoc multi-stakeholder group on Mobile Contactless SEPA Cards Interoperability Implementation Guidelines (MCP IIG)

## 4 July 2017

**Circulation:** MSG MCP

**Restricted:** No

---

### 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 6<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 030-17v0.1) was presented and subsequently approved.

### 4. Approval of the minutes

The draft minutes of the 5<sup>th</sup> meeting of the group (MSG MCP 029-17v0.3) held on 8 June 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 specific for a “smart secure platform” (enabling the provision 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 2017) (building on work already done by GlobalPlatform) 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	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
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/Closed
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/Closed
4.5	To provide the Table of Contents of the CPACE documents	C. Sarazin	By 20 May 2017/Open/Closed
4.16	To prepare a text on Tokenisation for integration in section 7 of the document	M. Harding	By 4 July 2017/Open
5.1	To distribute the ApplePay announcement on the opening of the interface to read NFC tags	M. De Soete	ASAP/Closed
5.2	To send a copy of the ECSG report to the ERPB for MSG MCP distribution	P. Spittler	ASAP/Closed
5.3	To check on additional documents from France on POI etiquette	P. Hertzog	Before 28 June 2017/Open
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/Closed
5.5	To review the updated chapters 1-3 of the MCP IIG	All MSG MCP members	By 20 June 2017/Closed
5.6	Everybody to review, complete and comment MSG MCP 027-17 (POI etiquette)	All MSG MCP members	Before 28 June 2017/Closed
5.7	To check the use cases of refund and cancellation	M. Kamers / A. Fulton	Before next MSG MCP meeting/Closed
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/Closed

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/Open
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/Closed
5.11	To check chapter 5 for cloud-based approaches and provide additional text as needed	A. Fulton	By 28 June 2017/Open
5.12	To check chapter 5 for eUICC-based approaches and provide additional text as needed	P. van Leeuwen	By 28 June 2017/Closed
5.13	To review chapter 5 and provide comments as needed	All MSG MCP members	Before next MSG MCP meeting/Closed
5.14	To update chapter 6 and integrate the MCP use cases	M. De Soete	Before next MSG MCP meeting/Closed
5.15	To update the MSG MCP meeting calendar	M. De Soete	ASAP/Closed

Regarding AP2.14, A. Fulton reported that an internal review of the paper raised a number of concerns in areas including Terminology, Scope, Entities and Functionalities and Risks and Mitigations. Visa made contact with the ENISA report authors and a meeting was held at the ENISA premises. ENISA have agreed to take on board many of the Visa comments and have committed to revise the document. Timing of the revision of the document is unclear as the report authors may wish to expand the scope of the white paper. Given that the paper is to be revised and the future scope unclear, Visa is of the view that the White Paper should not be considered as an input into this version of the EPC MCP IIG.

As follow-up on AP2.8 and AP4.16, M. Harding reported that EMVCo could make contributions subject to a receipt of a statement from the EPC legal officer that providing the materials is not a contribution to the EPC, and that no IP rights are transferred to the EPC.

More in particular related to AP2.8, M. Harding proposed to verbally provide some insights under agenda item 12. Concerning AP4.16, he informed that this action has been delayed and EMVCo is unable to provide v2 EMV Payment Tokenisation related information at this time. A new target date will be provided in the future.

## **5. Review status on ERPB recommendations on contactless payments**

Next, the status of the ERPB recommendations related to mobile and card-based contactless payments as reported to the ERPB meeting of 12 June 2017 were reviewed on screen (see ERPB/2017/002). As follow up on this status the following action points were agreed :

AP6.1	To check on status of 2 <sup>nd</sup> Generation EMVCo specifications related to ERPB 2015/Rec8 : <i>The ERPB recommends to:</i> <i>i. Speed up the creation of a single common POI kernel specification for contactless transactions (already planned under EMV Next Generation) and make the specifications publicly available as soon as possible. (December 2016)</i>	M. Harding	By next meeting 1 September 2017
AP6.2	To check on status of ERPB 2015/Rec 15 : <i>The ERPB recommends to:</i> <i>i. Prepare an overview paper on the functional and security evaluation / certification of NFC-enabled mobile devices (covering all aspects and configurations – SE,HCE, trusted execution environment (TEE), etc.) in cooperation with GlobalPlatform and EMVCo. In particular, issues related to contactless interference issues should be addressed. (June 2016)</i>	P. van Leeuwen	By next meeting 1 September 2017

Related to ERPB2015/Rec 16 (see also AP1.12), it was reported that concern was raised at the ERPB meeting in view of the lack of progress made on this issue. The group was informed that this should be taken up by DG Competition within the European Commission.

## 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 MCP 014-17 including the updated chapters 1 to 3 of the MCP IIG and the comments received. Some changes were applied on screen during the meeting. A comment was made related to the high level principles on the testing of an MCP application on different POI platforms. It was agreed that it would be more appropriate to include some text in section 7.8.3 in chapter 7 on this topic and K. Wouters was invited to provide draft text. Furthermore it was noted that these chapters need to be reviewed again with respect to the inclusion of eUICC and cloud based solutions in the MCP IIG document. Finally, some discussions were held on the merchant expectations listed in section 3.4. P. Spittler promised to review this text again with the retail sector. The following action points were agreed:

AP6.3	To provide text to add under section 7.8.3 to deal with testing for an MCP provider on different platforms	K. Wouters	By 3 August 2017
-------	--	------------	------------------

AP6.4	To check sections 1-3 for eUICC based MCPs (MSG MCP 014-17)	P. van Leeuwen	By 3 August 2017
AP6.5	To check sections 1-3 for cloud based MCPs (MSG MCP 014-17)	A. Fulton	By 3 August 2017
AP6.6	To check the section on Merchant expectations in MSG MCP014-17	P. Spittler	By 3 August 2017

The presentation MSG MCP 027-17 on POI problems related to MCPs, was reviewed again on screen. It was felt that concerns are more related to the industry than to consumers and that mainly a number of environmental issues impact the payment experience (e.g. placement of the POI, signage, etc.). As an example it was recognised that in the UK, the best experiences for contactless payments appear to be in pubs where the POI is placed on the counter. It was further recognised that having the contactless reader not in the display makes the handling more difficult. After some discussion it was agreed to try to define some high level guidelines, hereby focusing on mobile payments, and include them in section 7.4 in chapter 7.

AP6.7	To update MSG MCP 027-17 with comments made during the meeting	M. De Soete	By 1 September 2017
AP6.8	Include high level guidelines on POI in section 7.4	M. De Soete	By 1 September 2017

In addition, a major problem for the consumers seems to be that in many cases they are unaware about the exact location of the NFC antenna in the mobile device which is impacting the experience at the POI.

## 7. Review and discussion on MCP use cases

The document (MSG MCP 011-17v0.5) on the MCP use cases was updated and includes now draft descriptions of the use cases on parking and loyalty. Those use cases were discussed in detail during the meeting and some details need to be checked again with parking operators and retailers. P. Spittler will take up these actions. Furthermore, the use cases "refund" and "cancellation" which had been further completed were analysed again. In view of the fact that those only represent one possible implementation but that many more exist, it was agreed to add some text to reflect this in the introduction of both use cases. The following action points were agreed.

AP6.9	To check use case 8 in MSG MCP 011-17 with parking operators	P. Spittler	By 3 August 2017
AP6.10	To re-check use case 11 in MSG MCP 011-17 with retailers	P. Spittler	By 3 August 2017

## 8. Review chapter 4 of the MCP IIG

The document on the MCP models (MCP 018-17v0.6.1) was redrafted and the eUICC based models appear now in a separate section. A comment was made that the format of the figure 6 related to the cloud based MCPs differs from the ones included with the other models. A. Fulton was invited to develop a similar figure as the others for section 4.2.1. The current figure 6 may possibly be used in another section in the document (e.g MCP architecture). Related to the Active Account Management (AAM) (that replenishes account parameter dynamic data based on issuer preferences) for cloud based MCPs, the suggestion was made to include a new case, namely the triggering of dynamic data by the mobile device. It was agreed that this should be further analysed.

The following action points were agreed :

AP6.11	Develop similar figure 6 as the other models for cloud based model in MSG MCP 018-17	A. Fulton	By 3 August 2017
AP6.12	To check on a new use case for AAM in MCP process in section 4.2.1.1 in MSG MCP 018-17: triggering of dynamic data by the the mobile device	A. Fulton	By 3 August 2017

## 9. Review chapter 5 of the MCP IIG

Slight updates on chapter 5 (MSG MCP 028-17v0.1) were made in view of the inclusion of eUCC based models. The input needed for the updates to cover for cloud based MCPs is still pending. The aim is to further complete this chapter for the next meeting.

## 10. Review chapter 6 of the MCP IIG

A first update of chapter 6 (MSG MCP 031-17) had been prepared prior to the meeting. The structure of this chapter was reviewed on screen. It was agreed that the MCP use cases (MSG MCP 011-17) should be integrated into this chapter.

It was also agreed that a section should be devoted to CDCVM, while entering into more detail than the SEPA Cards Standardisation Volume. M. Harding provided some insights into the current work on CDCVM in EMVCo. Next to the definition, two types of authentication based on CDCVM (Platform authentication and proprietary authentication) were explained.

It was further agreed that in chapter 6 appropriate references should be made to the Regulatory Technical Standards (RTS) for Strong customer authentication and common and secure communication under the revised Payment Services Directive (PSD2).

Furthermore, the chapter 6 needs to be reviewed with respect to eUICC and cloud based MCPs. It was noted that section 6.6 should to be updated or removed. Everybody was invited to review this part for further discussion at the next meeting.

AP6.13	To check on updates needed for section 6.6 in MSG MCP 031-17	All MPWG members	By 3 August 2017
AP6.14	To check MSG MCP 031-17 for cloud based MCPs	A. Fulton	By 3 August 2017

AP6.15	To check MSG MCP 031-17 for eUICC based MCPs	P. van Leeuwen	By 3 August 2017
--------	--	----------------	------------------

## 11. Next steps and planning

For the next meeting, a document integrating all updated chapters would be prepared while an introductory chapter on document information (definitions, abbreviations and references) would be developed. A first update of chapter 7 would also be prepared while all members were reminded to provide their respective inputs for this chapter in due time.

The text for chapter 7 on Application selection, provided by A. Fulton and M. Kamers, was reviewed on screen. It was agreed that more guidance would need to be included, more in particular related to co-badged cards on the mobile device.

The following action points were agreed :

AP6.16	To provide text for application selection for co-badged cards	P. Hertzog	By 3 August 2017
AP6.17	To prepare an updated chapter 7 for review at the next meeting based on inputs received	M. De Soete	By 28 August 2017
AP6.18	To integrate all updated chapters into one single document with an introductory chapter on document information	M. De Soete	By 28 August 2017

## 12. Liaison and monitoring

### **EMVCo**

Related to the early sharing of draft EMVCo documents, M. Harding informed, that as per request of the last meeting, he has analysed the MSG MCP participating organisations against the EMVCo Associates and Subscriber lists. It appears that 9 out of 19 participant organisations have an existing relationship with EMVCo. For the 10 other organisations, possibly an individual NDA with EMVCo would need to be established. This will be further looked into by M. Harding.

### **ECSG**

The group was informed that the ad hoc group on Tokenisation is expected to provide a deliverable by the end of 2017. Any updates needed to the MCP IIG in view of this work would need to be done in a parallel to the public consultation.

## 13. A.O.B.

The next meeting will take place on 1 September 2017 and will be hosted at the EPC premises. M. Harding informed that C. Delporte will replace him in the coming meetings in view of his unavailability.

## 14. 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 – 6<sup>th</sup> MSG MCP meeting 4 July 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	Finance Denmark	Yes
Matthias Hönisch	BVR	yes
Patrice Hertzog	Crédit Mutuel	Yes
Ben Smith	EPIF (Amex)	Yes
Karel Wouters	Febelfin (Bancontact)	Yes
Sergio Cano Magdalena	BBVA	Yes
<b>ECSSG</b>		
Martin Haussmann	Verifone	Apologies
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
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 July 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 specific 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 2017) (building on work already done by GlobalPlatform) and 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
4.16	To prepare a text on Tokenisation for integration in section 7 of the document	M. Harding	By 4 July 2017/Open
5.3	To check on additional documents from France on POI etiquette	P. Hertzog	Before 28 June 2017/Open
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/Open
5.11	To check chapter 5 for cloud-based approaches and provide additional text as needed	A. Fulton	By 28 June 2017/Open

6.1	To check on status of 2 <sup>nd</sup> Generation EMVCo specifications related to ERPB 2015/Rec8 : <i>The ERPB recommends to:</i> <i>i. Speed up the creation of a single common POI kernel specification for contactless transactions (already planned under EMV Next Generation) and make the specifications publicly available as soon as possible. (December 2016)</i>	M. Harding	By next meeting 1 September 2017
6.2	To check on status of ERPB 2015/Rec 15 : <i>The ERPB recommends to:</i> <i>i. Prepare an overview paper on the functional and security evaluation / certification of NFC-enabled mobile devices (covering all aspects and configurations – SE,HCE, trusted execution environment (TEE), etc.) in cooperation with GlobalPlatform and EMVCo. In particular, issues related to contactless interference issues should be addressed. (June 2016)</i>	P. van Leeuwen	By next meeting 1 September 2017
6.3	To provide text to add under section 7.8.3 to deal with testing for an MCP provider on different platforms	K. Wouters	By 3 August 2017
6.4	To check sections 1-3 for eUICC based MCPs (MSG MCP 014-17)	P. van Leeuwen	By 3 August 2017
6.5	To check sections 1-3 for cloud based MCPs (MSG MCP 014-17)	A. Fulton	By 3 August 2017
6.6	To check the section on Merchant expectations in MSG MCP014-17	P. Spittler	By 3 August 2017
6.7	To update MSG MCP 027-17 with comments made during the meeting	M. De Soete	By 1 September 2017
6.8	Include high level guidelines on POI in section 7.4	M. De Soete	By 1 September 2017
6.9	To check use case 8 in MSG MCP 011-17 with parking operators	P. Spittler	By 3 August 2017
6.10	To re-check use case 11 in MSG MCP 011-17 with retailers	P. Spittler	By 3 August 2017
6.11	Develop similar figure 6 as the other models for cloud based model in MSG MCP 018-17	A. Fulton	By 3 August 2017
6.12	To check on a new use case for AAM in MCP process in section 4.2.1.1 in MSG MCP 018-17: triggering of dynamic data by the the mobile device	A. Fulton	By 3 August 2017

6.13	To check on updates needed for section 6.6 in MSG MCP 031-17	All MPWG members	By 3 August 2017
6.14	To check MSG MCP 031-17 for cloud based MCPs	A. Fulton	By 3 August 2017
6.15	To check MSG MCP 031-17 for eUICC based MCPs	P. van Leeuwen	By 3 August 2017
6.16	To provide text for application selection for co-badged cards	P. Hertzog	By 3 August 2017
6.17	To prepare an updated chapter 7 for review at the next meeting based on inputs received	M. De Soete	By 28 August 2017
6.18	To integrate all updated chapters into one single document with an introductory chapter on document information	M. De Soete	By 28 August 2017

## 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