

Approved Minutes 8th meeting ad hoc multi-stakeholder group on Mobile Contactless SEPA Cards Interoperability Implementation Guidelines (MCP IIG)

22 September 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 8th meeting of the ad hoc multi-stakeholder group. Roll call of delegates

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

2. Approval of the agenda

The proposed meeting agenda (MSG MCP 035-17v0.1) was presented and subsequently approved with the addition of an EMVCo presentation as follow-up on AP2.8.

3. Approval of the minutes

The draft minutes of the 7th meeting of the group (MSG MCP 034-17) held on 1 September 2017 were reviewed and approved subject to the removal of the closed APs in Annex II. 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	To request ETSI to provide a status on Recommendation ERPB/2015/rec 13 : The ERPB recommends to: i. Agree on and pursue the development specifications for a "smart secure platform" (enabling 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) ii. Develop implementation guidelines (December 2016)	M. De Soete	Before next MSG MCP meeting – No reply received from ETSI

	(building on work already done by GlobalPlatform) that define: - a process that provides service providers with the credentials for access to secure elements; - 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.		
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 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 contribution on the subject/ due next MSG MCP meeting - Closed
4.16	To prepare a text on Tokenisation for integration in section 7 of the document	M. Harding	By 4 July 2017/ due next MSG MCP meeting-Closed
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 - Open
6.10	To re-check use case 11 in MSG MCP 011-17 with retailers	P. Spittler	By 3 August 2017/ Open, input expected by next MSG MCP meeting/Closed
6.16	To provide text for application selection for co-badged cards	P. Hertzog	By 3 August 2017/ Submission to be updated by 7 September 2017//Closed

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/Closed
7.1	To provide the EMVCo position paper on 2 nd Generation specification for MSG MCP distribution	C. Delporte	ASAP/Closed
7.2	To include the figure on Cloud-based architecture in chapter 5	M. De Soete	Before next MSG MCP meeting/Closed
7.3	To check on the mobile code verification for HCE based solution	A. Fulton	ASAP/Closed
7.4	To check on the zero-value authorisation for the parking use case	P. Spittler	Before 15 September 2017/Closed
7.5	To check the section 7.3.2 and 7.6.2 and provide comments / updated text as needed	C. Delporte / M. Kamers	Before 15 September 2017/Closed
7.6	To review and provide comments on chapter 7 in view of cloud-based systems	A. Fulton	Before 15 September 2017/Closed
7.7	To provide a short description of 3 use cases for application selection by the consumer	P. Spittler	Before 7 September 2017/Closed
7.8	To prepare a draft conclusions chapter	M. De Soete	Before next MSG MCP meeting/Closed
7.9	To further update the document and integrate the contributions received	M. De Soete	By 20 September/Closed
7.10	To check for possible inputs for White paper non-NFC card based mobile proximity payments	All MSG MCP members	By 15 October 2017
7.11	To provide the information on contactless transport in China for MPWG distribution	P. Hertzog / P. Spittler	ASAP/Closed
7.12	To request M. Hoffmann to provide a presentation on contactless payments covering # proximity technologies in Denmark at the MSG MCP meeting October 2017	M. De Soete	In due time/pending response

C. Delporte made a presentation (MSG MCP 038-17) as follow-up on AP 2.8 on the work by EMVCo on Consumer Device Cardholder Verification Method (CDCVM). He explained that for this topic, EMVCo reached out to the FIDO alliance to leverage their developments in this area. EMVCo introduced the concept of "shared CDCVM", if multiple applications or payment cards on the device share the same CDCVM and associated verification result. Hereby two types of authentication are being distinguished: platform authentication which can be used for prolonged/persistent authentication and proprietary authentication. EMVCo is focusing on the first type and aims to develop functional and security requirements as well as a comprehensive approval process. Related to this topic, the question was raised whether PCI is involved in this work. The following new APs were agreed:

AP8.1	To check if and how PCI is involved in the work on CDCVM	C. Delporte	Before next MSG meeting
AP8.2	To distribute the EMVCo presentation on CDCVM (MSG MCP38-17)	M. De Soete	ASAP
AP8.3	To provide an update on the EMVCo CDCVM work at one of the next MSG meetings	C. Delporte / M. Harding	In due time

M. Hönisch informed that in Germany, there is an agreement reached between FIDO and the oversight authorities on security requirements. The group requested more information on this.

AP8.4	To check on agreement between FIDO and the Oversight related to security requirements	M. Hönisch	Before next MSG meeting
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4. Review of the updated MCP IIG

Mrs. M. De Soete provided an overview on the different updates that were implemented in the MCP IIG document (EPC 144-17) next to integrating the different inputs received since the last meeting.

A draft executive summary was produced prior and reviewed during the meeting

The conclusions section 4.3 in chapter 5 was updated and a suggestion for improvement of the readability of the table 5 made by G. Hogen was adopted.

A new figure (figure 9) on cloud-based solutions was added in section 5.3 in chapter 5.

The use cases on parking (section 6.8.9) and loyalty (section 6.8.10) in chapter 6 were further updated with the inputs received from EuroCommerce and finalised during the meeting.

The new section on payment card manager (section 7.32.), on proximity payment system environment (PPSE – section 7.3.3), and tokenisation (section 7.8) in chapter 7 were reviewed. Also the further re-structuring introduced in this chapter was approved.

The contribution made by France on co-badged cards (MSG MCP037-17) related to section 7.5, was reviewed and discussed. The agreement was made to add a new annex to the document, providing an illustration on the PPSE construction for mobile payments.

The draft new chapter 8, representing the conclusion of the document, was prepared in advance to the meeting and reviewed on screen. Several updates were made on the text referring to some of the recommendations made in the ERPB report on mobile contactless proximity payments (ERPB CTLP 70-15), for which in the opinion of the group, further work is needed.

Finally, the last annex E, reflecting the composition of the multi-stakeholder group, was reviewed and the suggestion made to include an appreciation to GlobalPlatform for their contribution was adopted.

AP8.5	To check with GlobalPlatform to include an appreciation for their input in the updated MCP IIG	M. De Soete	ASAP
AP8.6	Include an example of PPSE construction as new Annex to the updated MCP IIG based on the French contribution MSG MCP 37-17	M. De Soete	ASAP

5. Next steps for public consultation on the revised MCP IIG

The group agreed to set-up a dedicated conference call to review the last changes to the document and approve it for a 3-month public consultation.

D.-I. Flatraaker informed that once approved by the multi-stakeholder group, the document will need to be approved by the EPC Board before publication.

Next, the group reviewed the dedicated questionnaire (MSG MCP 036-17) that was developed to accompany this public consultation.

AP8.7	To update to the MSG IIG with the changes agreed at the meeting and circulate for final MSG review	M. De Soete	By 25 September 2017
AP8.8	To set up a conference call on 5 October 2017 from 10hrs 30 till 12hrs to finalise the MCP IIG	M. De Soete	ASAP
AP8.9	To launch a 3-month public consultation on the updated MCP IIG	M. De Soete	Mid-October 2017

6. White paper on non-NFC card-based mobile proximity payments

Next, the group held a discussion to identify possible inputs for the development of its next deliverable, a white paper on non-NFC based mobile proximity card payments.

Also the two recently published documents on QR codes developed by EMVCo were distributed as inputs prior to the meeting.

M. De Soete was requested to develop a draft table of content for consideration and further discussion at the next MSG MCP meeting. It was further suggested to hold a brainstorm at the next meeting to further discuss the content for the document.

The following APs were agreed:

AP8.10	To check on input material from Colruyt on usage of QR codes	P. Spittler	Before next MSG meeting
AP8.11	To request R. Koch for input from UK merchants (e.g. Tesco) on usage of QR codes	M. De Soete	Before next MSG meeting

AP8.12	To request K. Wouters for input from Belgium on usage of QR codes for card-based payments	M. De Soete	Before next MSG meeting
AP8.13	To check on solutions in Switzerland for usage of QR codes and BLE	G. Hogen	Before next MSG meeting
AP8.14	To check on available material from their card scheme on the usage of non-NFC proximity technologies for card-based payments	A. Fulton/ M. Kamers	Before next MSG meeting
AP8.15	To prepare a draft Table of content for White paper non-NFC mobile card-based proximity payments	M. De Soete	Before next MSG meeting

7. Liaison and monitoring

EMVCo

No further information was shared (see also item 4).

ECSG

The group was informed that the work on Tokenisation is progressing very slowly. It was explained that the outcome of this work will be intergrated in the different books with the next update of the SEPA Cards Standardiation Volume. The group requested if the document reflecting the outcome of the work could at least be shared with the multi-stakeholder group.

AP8.16	To check if the ECSG Tokenisation document can be shared with the MSG	P. Spittler	Before next MSG meeting
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8. A.O.B.

Related to the revised Payment Services Directive (PSD2), the group was informed that a letter was sent by a German retailer organisation to the European Commission regarding the amendment of Article 11 of the draft EBA RTS on strong customer authentication (SCA) and common and secure communication, on the conditions to be met for an SCA exemption for contactless transactions. P. Spittler offered to check if the letter could be shared with the group.

M. Haussmann provided some insights into merchant terminal development and was requested to provide a dedicated presentation at the next meeting of the group.

The next MSG meeting will take place on 25 October 2017 and will be hosted at the EPC premises.

The group also agreed on the meeting calendar for H1 2018 (see Annex III).

AP8.17	To check if the letter with the complaint from the Handelsverband Deutschland to the EC can be shared with the MSG	P. Spittler	Before next MSG meeting
AP8.18	To provide a presentation on merchant terminals	M. Hausmann	At next MSG meeting

9. 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 – 8th MSG MCP meeting 22 September 2017

Name	Affiliation	Status
Co-Chairs		
Dag Inge Flatraaker	EPC (DNB Bank)	Yes
Pascal Spittler	EuroCommerce (Ikea)	Yes
EPC		
Michael Hoffman	Finance Denmark	Apologies
Matthias Hönisch	BVR	Yes
Patrice Hertzog	Crédit Mutuel	Apologies
Ben Smith	EPIF (Amex)	Apologies
Karel Wouters	Febelfin (Bancontact)	Apologies
Sergio Cano Magdalena Replaced by Alain Gomez	BBVA	Apologies Yes
ECSG		
Martin Haussmann	Verifone	Yes
Guido Hogen	Smart Payment Association	Yes
Cédric Sarazin Alternate Emiliano Anzellotti	Cartes Bancaires Bancomat	Apologies
ERP WG		
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 Replaced by Christian Delporte	EMVCo	Apologies Yes
Judith Looman <i>alternate:</i> Annett Pietrowiak Replaced by Marcus Härtel	Eurosystem	Apologies Yes
Peter van Leeuwen	KPN	Apologies
Secretariat		
Marijke De Soete	EPC	Yes

ANNEX II

Action points

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 specifications for a “smart secure platform” (enabling 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"> - a process that provides service providers with the credentials for access to secure elements; - 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 elements) and to communicate with these vaults. 	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 operating system used.</p>	J. Looman	Before next MSG MCP meeting – On-going
6.2	<p>To check on status of ERPB 2015/Rec 15 :</p> <p><i>The ERPB recommends to:</i></p> <p><i>i. Prepare an overview paper on the functional and security evaluation / certification of NFC-enabled mobile</i></p>	P. van Leeuwen	By next meeting 1 September 2017 - Open

	<i>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>		
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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
5 October 2017	Conference call 10hrs30-12hrs
25 October 2017	EPC Secretariat
27 November 2017	EPC Secretariat
18 January 2018	EPC Secretariat
23 February 2018	EPC Secretariat
27 March 2018	Conference call 10hrs-12hrs
9 May 2018	EPC Secretariat
21 June 2018	EPC Secretariat