[X] Public – [ ] Internal Use – [ ] Confidential – [ ] Strictest Confidence
Distribution: General Public

SUMMARY
11th MEETING of the Steering Committee of the Mobile Proxy Forum
(Meeting held on 13 July 2017: 11:00 – 16:00)

(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:

- M. Schertel (N26).
- E. Verbeek (Trionis).
- M. Waldowski (alternate member of Polski Standard Płatności).

2. Approval of the agenda (SCP2P 022-17)

The agenda was approved unchanged.

3. Review of the action points of the tenth meeting of the Steering Committee (SCP2P 021-17)

All the action points resulting from the 13 June 2017 meeting have been completed.

4. Approval of the Request for Information to provide a Standardised Proxy Lookup Service (SCP2P 023-17)

The Request for information (RFI), prepared by the Market Implementation Working Group (MIWG), had been distributed for review to the members of the Steering Committee. Based on the comments and change suggestions received an updated version had been prepared for review at the 13 July 2017 meeting.

It was agreed that for the purpose of this RFI, the existing Standardised Proxy Lookup (SPL) rules would suffice to give guidance as to the intention of and likely requirements for the SPL service. However, if the Steering Committee would decide as a next step to issue a Request for Proposal (RFP) then these rules will need to be augmented by a formal statement of requirements.

Moreover, the Steering Committee inter alia concurred to:

- Extend the RFI period until 31 August 2017 in view of the summer holiday season.
- Remove the need to ask Respondents to confirm their intention to respond to the RFI.

- Delegate the preparation of responses (to the questions received from Respondents) to the Chair. If needed he can for example consult the vice-Chair and/or the MIWG.
- Publish questions and answers on the EPC website to ensure a level playing field.
- Clarify that although the initial focus is on P2P it is expected that P2B will contribute significantly to the volume at a later stage.
- Include a paragraph on anticipated peak volumes.
- Invite Respondents to comment on whether the proposition should be supplied by only one or more than one supplier, and the degree to which the proposition would include service management and scheme compliance activities.

Next, the Steering Committee approved the publication of the updated RFI on the EPC website on 17 July 2017. The Chair thanked the MIWG for its work in preparing the RFI.

5. <u>Status update on the activities of the Technical Working Group (TWG)</u>

L. Gaston provided the following status update on the activities of the TWG:

- A document had been prepared which identifies a list of data elements to be exchanged between the different parties involved in the provision of the SPL service. This document was distributed to the Legal Working Group (LWG) in order to perform a legal assessment.
- The data elements specified in the Berlin Group's Mobile P2P Interoperability Framework which are relevant for the SPL service have been identified. As a next step, the TWG will assess what additional specifications would be required in relation to the polling hierarchy of the SPL service and then these will be merged with the relevant Berlin Group specifications.
- The expectation is that the TWG will be able to prepare API specifications following which a public consultation could be organised (subject to approval by the Steering Committee).
- Currently there are only two active members. In order to increase the participation rate the TWG is planning to organise WebEx calls.

The Chair thanked the TWG for its work.

6. <u>Status update on the activities of the Market Implementation Working Group</u>

The MIWG had produced a draft RFI to provide a SPL service (see section 4).

N. Senechal informed that he will step down as Chair of the MIWG as his organisation indicated its interest to respond to the RFI. He would however be willing to contribute to the MIWG as a subject matter expert. K. Olsen volunteered to take over the role of MIWG Chair but added that he as well might have to step down should his organisation decide to react to the RFI.

The following Steering Committee members confirmed their interest to participate in the MIWG:

- X. Herrero (CaixaBank)
- G. Lorenzo (Gemalto)

7. Report on the activities of the Legal Working Group (LWG MPF 005-17; LWG LWG MPF 005-17)

R. Cowling informed that the Legal Working Group (LWG) had held a second conference call on 29 June 2017. The draft notes of this meeting had been shared for information with the Steering Committee. The main topics discussed include:

- Review of the document provided by the TWG which identifies a list of data elements to be exchanged between the different parties involved in the provision of the SPL service. As further clarification was required the LWG agreed to invite the TWG Chair to the July 2017 conference call.
- Preparation of a document for the Steering Committee providing an overview of the general legal characteristics of international not-for-profit associations, and the necessary elements to be covered by the statutes thereof, from a Belgian law perspective (note: document LWG MPF 006-17 was circulated to the Steering Committee).

Comments were made regarding the necessity of setting-up a legal entity:

- The MPF equivalent entity would be the holder of the rulebook (i.e. SPL rules) and will provide strategic direction. This entity will need to select one or more solution providers and hence the need for having contractual agreements between these parties.
- The essential question is: who is the holder of the rulebook and for which purpose? (Note: Currently it is the MPF that holds the rulebook).
- Is there enough intellectual propriety attached to the rulebook to justify the need for a central governance structure? Normally a legal entity is only needed if there are certain marketing needs (e.g. logo).
- Less governance and a less heavy approach would seem desirable.

The Steering Committee concurred that this topic should be revisited once the outcome of the RFI is known.

8. Report on the eDelivery grant application process

The EPC had performed a preliminary assessment of the requirements listed in the eDelivery grant application process[1] which consists of four application forms and a financial capacity check form.

The Steering Committee was informed of the following key requirements:

- A consortium of at least 4 applicants is required (with one applicant acting as coordinator).
- Each applicant must obtain prior approval of the concerned EU Members State for the application to be eligible.
- The Activities and Milestones to complete the Action (project) should be listed (i.e. a full project plan to complete the project from A to Z should be provided, including the relevant timelines).
- Budget: an indicative breakdown per beneficiary of estimated eligible costs of the project, the requested co-financing rate from the Commission and the other sources of financing should be calculated.

---

[1] https://ec.europa.eu/inea/en/connecting-europe-facility/cef-telecom/apply-funding/2017-cef-telecom-call-edelivery-cef-tc-2017-2

The Steering Committee concurred that it would very unlikely that the aforementioned requirements could be met in time for the 21 September 2017 deadline.

The Chair furthermore informed that due to the UK planning to leave the EU, and the necessity for the UK government to approve grant applications, Paym could not participate in the application process.

9. Review updated Mobile Proxy Forum (MPF) project plan (SC2P 006-16)

An updated draft version of the MPF project plan, in line with the revised deadline (resulting from the June 2017 ERPB meeting) had been circulated to the Steering Committee.

The Steering Committee decided to review the project plan during the October 2017 meeting based on the outcome of the RFI.

10.   AOB

Membership

In line with the decision of the June 2017 Steering Committee, the EPC secretariat had informed members who had not attended any of the first five meetings of 2017 that they would be removed from the membership list (and email distribution list). This resulted in the removal of 8 organisations. Another review should be done after the September 2017 meeting.

The Chair reiterated that physical attendance to the meetings is preferred but that WebEx meetings might be organised when feasible.

Blockchain

In theory the SPL rules could be implemented in a blockchain. The RFI is open enough to allow Respondents to present blockchain as a possible solution.

11.   Next meeting

The next meeting of the Steering Committee will take place on 6 September 2017 (11-16 CET) in Brussels.

12.   Closure of the meeting

The Chair thanked the members for their valuable contribution and closed the meeting at around 14.00 CET.

<p align="center">* * *</p>

ANNEX I: List of attendees of the 11th meeting of the Steering Committee

N°	Organisation	Representative	Attendance
Steering Committee Members			
1.	ACI Worldwide	Scaffidi Domenico	Yes
2.	Bank of Lithuania	Saulius Budzinauskas	Yes
3.	Bundesverband deutscher Banken	Tenner Tobias	
4.	Caixa Bank	Herrero Francesc Xavier	Yes
5.	Caixa Geral de Depositos	Leite Monica	
6.	Cecabank	Fernández Julio	Yes
7.	Consorzio CBI	David Simona (alternate: Castelli Alessio)	conf. call
8.	Cringle	Kocaoglu Elif	Apologies
9.	Danske Bank	Olsen Sylvest Kasper	Yes
10.	Dutch Payments Association	Blom Marnix (alternate: Boudewijn Gijs)	
11.	EBA Clearing	Plompen Petra	
12.	Electronic Money Association (EMA)	Crawford Judith (alternate: Gerhartinger Hartwig)	Apologies
13.	Erste Bank	Kazmi Zaf	conf. call
14.	EPIF	Cowling Robert (alternate: Garcia Paloma)	Yes
15.	French Banking Federation	Meyer Rodolphe (alternate: José Beltran)	(Yes)
16.	Gemalto	Gaston Lorenzo	Yes
17.	GetSwish AB / Swish	Wretman Anna-Lena (alternate: Gunnel Silvén)	conf. call
18.	MasterCard	Perryman Mark (alternate: Martin Esteban)	Yes
19.	N26	Schertel Max	Yes
20.	Nordea Mobile & Emerging Payments	Mårtenson Rasmus	Apologies
21.	Payfriendz	Allen Howard	
22.	Paym	Maynard John	Yes
23.	Polski Standard Płatności	Mazurkiewicz Dariusz (alternate: Waldowski Marcin)	(Yes)
24.	Redsýs	Torres Miguel	Yes
25.	Seamless	Fredell Peter	
26.	SIA	Polissi Marco (alternate: Joliveau Jean-Philippe)	Yes
27.	SIBS	Mesquita Teresa	Apologies
28.	SRC Security Research & Consulting	Machielse Wijnand (alternate: Scheja Ortwin)	(Yes)
29.	Trionis	Verbeek Ernst	Yes
30.	UBS	Schilling David (alternate: Stahel Philipp)	

31.	Viamo	Nadasky Lubomir	
32.	VocaLink	Senechal Nick (alternate: Butler Martin)	Yes
33.	Worldline	Calsacy Sylvie(alternate: Glahn Kay)	(Yes)
Observers			
34.	ECB	Tur Hartmann Francisco	
35.	ECB	Plooij Mirjam	Yes
36.	European Commission	Esclapez Pierre-Yves	Apologies
EPC Secretariat			
37.	EPC	Goosse Etienne	Apologies
38.	EPC	Godefroi Christophe	Yes

Annex II: List of action points

Ref.	Action	Owner	Status/Target
11.01	Publish the RFI for the SPL service on the EPC website (and social media)	EPC Secretariat	17 July 2017
11.02	Send an Outlook invitation for the 6 September 2017 meeting of the Steering Committee.	EPC Secretariat	In due course