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SUMMARY
12th MEETING of the Steering Committee of the Mobile Proxy Forum
(Meeting held on 6 September 2017: 11:00 – 16:00)

(Venue : ESBG, Rue Marie-Thérèse 11, 1000 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).

Due to technical issues, the members who attended via conference call were only able to follow the first part of the meeting.

2. Approval of the agenda (SCP2P 025-17)

The agenda was approved unchanged.

3. Approval of the summary and review of the action points of the eleventh meeting of the Steering Committee (SCP2P 024-17)

The summary of the 13 July 2017 meeting was approved unchanged.

4. Request for Information (RFI) to provide a Standardised Proxy Lookup Service (SCP2P 023-17; RFI queries)

The RFI which was launched on 17 July 2017 had generated responses from the following 12 organisations by 31 August 2017 deadline:

1. ÆVATAR in association with WARI International SA, FZI and with the advisory support of BILLPRO
2. equensWorldline
3. Forbis solutions Ltd
4. IBM
5. MasterCard-Vocalink
6. Neustar
7. Rambus payments
8. Redsys
9. SIA
10. STET
11. Trionis in association with Cecabank
12. Unwire

The RFI queries and related answers were shared for information with the members of the Steering Committee. This document had also been published on the EPC website.

As most of the RFI responses include confidential (commercial) information they could not be shared with the Steering Committee members.

In view of the positive response to the RFI, the Steering Committee agreed to start with the preparation of a Request for Proposal (RFP) for the selection of (a) technology provider(s).

The Chair mentioned that the following two main scenarios could be envisaged:

- Scheme based whereby the Standardised Proxy Lookup (SPL) service provider has a relationship with the Mobile Proxy Forum (MPF).
- SPL service provider directly contracts with the SPL service participants. In this scenario, there would be a need for a user working group to ensure that the direction of travel is in line with the rulebook of the MPF.

The following comments from Steering Committee members were noted:

- There is no clarity yet on how the governance level would work. The RFP will hence be developed on the basis that we don't know yet what the governance structure will be.

  The Chair commented that the management layer would need to be funded and that hence contributions would be required from Steering Committee members. So far none of the members had indicated a willingness to contribute. He reiterated that as an alternative, a user working group could be established to inter alia monitor adherence to the rulebook.

- If governance is not accommodated via a separate company what will be the scope of the RFP?

  The Chair commented that if there would be no central governing body the expectation would be that the RFP would need to identify a preferred supplier. API specifications could be published and supplier could be invited to build it.

- The MPF has developed a rulebook, so it should be left to the market to decide to which service provider they wish to connect to.

- The RFP should provide clarity on pricing.

- The MPF should mandate the use of its API specifications when launching its RFP.

- There should be a centralised governance and the MPF should move away from the idea that several providers would be needed in order to avoid issues related to the use of different standards.

  The Chair commented that the idea of multiple providers was introduced in the report of the ERPB WG on P2P Mobile Payments, but that it was expected that the commercial impact of having more than one provider would be reviewed.

The MIWG will be invited to start with drafting the RFP with support from the Legal Working Group (LWG) and Technical Working Group (TWG).

MIWG members should however be neutral and not have a conflict of interest. Especially as the MIWG will need to analyse the RFI results, prepare the RFP, analyse the RFP results and ultimately submit a RFP recommendation to the Steering Committee.

The composition of the MIWG was reviewed and updated in line with the above requirements.

N. Senechal asked to remove Vocalink from the MIWG membership list as it responded to the RFI and expects to respond to the RFP. D. Scaffidi added that since ACI is a Vocalink partner, it will also withdraw from the MIWG. The Steering Committee furthermore agreed to remove Gemalto from the membership list.

Steering Committee members can submit their candidacy for the MIWG if their organisation is not a solution vendor/provider, was not involved in the RFI and is not planning to respond to the RFP.

Members of the MIWG will furthermore be required to sign a non-disclosure agreement (NDA). Following the signing of a NDA, the MIWG members will receive a copy of the RFI responses.

Based on the analysis of the RFI responses, the MIWG will develop an RFP which will need to be approved by the Steering Committee. The aim would be to publish the RFP by the end of October 2017 on the EPC website with an anticipated end-of-the-year response deadline.

In accordance with the RFI timeline, the RFI respondents will be informed about the decision and timeline for launching an RFP.

5. Status update on the activities of the Technical Working Group

S. Calsacy provided the following status update on the activities of the TWG (on behalf of L. Gaston):

- A first version of the SPL API specification has been drafted which focuses on 'core' functionalities. The aim is to complete the draft specification in September/October 2017. The next draft version will also include detailed security mechanisms. Moreover, the LWG will be invited to provide feedback on the proposed privacy requirements. Section 6 "Requirements for the entities participating in the SPL service" and section 7 "API specifications" provide important input for the MIWG.
- The TWG reviewed the rules for operating, joining and participating in the SPL service and found possible inconsistencies in Annex I (Polling hierarchy logic).

  The Steering Committee addressed the TWG questions and updated Annex I of the rules document (SCP2P 018-16) accordingly. An updated version of the rules will be published in due course.
- The next TWG conference call is scheduled on 19 September 2017.
- The TWG still lacks resources.

It was suggested to share the TWG meeting dates with the Steering Committee members as this could hopefully address the low attendance rate during TWG meetings.

6. Status update on the activities of the Legal Working Group

The LWG had met via conference call on 26 July 2017. L. Gaston attended this conference call to discuss data flows and queries raised by the TWG. The draft notes of this meeting were shared with the Steering Committee members.

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

See item 4.

8. AOB

Participation via conference call

The Chair strongly discourages attendance to physical meetings via conference call. However, if technically possible it be will be tolerated except for the next meeting since the RFP will be discussed.

Number of representatives per organisation

It was reiterated that each organisation can only be represented by one representative. There might be exceptions where more than one representative is accepted but this will need to be approved by the Chair and Vice-Chair on a case-by-case basis.

Number of look-ups

It was clarified that no limit is defined in relation to the number of look-ups that can be performed in a specific timeframe. The expectation is however that each organisation has a limit for its own dataset. Moreover, the SPL service operator should have a good idea of 'normal' traffic and hence would be able to identify 'abnormal' traffic. To this end the rules document (SCP2P 018-16) stipulates that "Lookups are allowed only for the intention to initiate a payment (e.g. SPL lookup service shall not be used for a phone number-name lookup service)".

9. Next meeting

The next meeting of the Steering Committee will take place on 23 October 2017 (11-16 CET) in Brussels.

Note in editing: The 23 October 2017 meeting was rescheduled to 4 December 2017.

10. Closure of the meeting

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

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ANNEX I: List of attendees of the 12th 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 (partly)
8.	Cringle	Kocaoglu Elif	Apologies
9.	Danske Bank	Olsen Sylvest Kasper	Yes
10.	Dutch Payments Association	Blom Marnix (alternate: Boudewijn Gijs)	Yes
11.	EBA Clearing	Plompen Petra	Apologies
12.	Electronic Money Association (EMA)	Crawford Judith (alternate: Gerhartinger Hartwig)	Apologies
13.	Erste Bank	Kazmi Zaf	
14.	EPIF	Cowling Robert (alternate: Garcia Paloma)	conf. call (partly)
15.	French Banking Federation	Meyer Rodolphe (alternate: José Beltran)	(Yes)
16.	Gemalto	Gaston Lorenzo	Apologies
17.	GetSwish AB / Swish	Wretman Anna-Lena (alternate: Gunnel Silvén)	
18.	MasterCard	Perryman Mark (alternate: Martin Esteban)	Yes
19.	N26	Schertel Max	conf. call (partly)
20.	Nordea Mobile & Emerging Payments	Mårtenson Rasmus	Yes
21.	Payfriendz	Allen Howard	
22.	Paym	Maynard John	Yes
23.	Polski Standard Platności	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	Yes
28.	SRC Security Research & Consulting	Machielse Wijnand (alternate: Scheja Ortwin)	(Yes)
29.	Trionis	Verbeek Ernst	Yes
30.	UBS	Schilling David (alternate:	Apologies

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

Annex II: List of action points

Ref.	Action	Owner	Status/Target
12.01	Organise a call for candidates for new MIWG members	EPC Secretariat	6 September 2017
12.02	Provide a status update to the RFI respondents	EPC Secretariat	14 September 2017
12.03	Prepare a non-disclosure agreement for MIWG members	EPC Secretariat	15 September 2017
12.04	Start with the analysis of RFI responses and preparation of an RFP	MIWG	In due course
12.05	Inform the Steering Committee about TWG meeting dates	EPC Secretariat	Ongoing
12.06	Publish an updated version of the rules document (SCP2P 018-16)	EPC Secretariat	In due course