

Draft Table of Content

Mobile Initiated SEPA Credit Transfer Interoperability Implementation Guidelines (including SCT Inst) MSCT IIGs

This document has been prepared by the EPC for further discussion in the new ad-hoc multi-stakeholder group on mobile initiated SEPA Credit Transfers

Executive Summary

0 Document Information

- 0.1 *Structure of the document*
- 0.2 *References*
- 0.3 *Definitions*
- 0.4 *Abbreviations*
- 0.5 *Maintenance Process*

1 General

- 1.1 *Introduction*
- 1.2 *Vision and rationale*
- 1.3 *Scope*
- 1.4 *Objectives*
- 1.5 *Audience*

2 High-level principles

3 Mobile Initiated SEPA Credit Transfers

- 3.1 *Introduction*
- 3.2 *MSCT Transaction*
- 3.3 *MSCT Provisioning and life cycle management*
- 3.4 *The stakeholders in the MSCT ecosystems*

4 Service Models

- 4.1 *P2P payments*
- 4.2 *P2B payments*
- 4.3 *Direct connection Payer- Payer's ASPSP*
- 4.4 *Models involving a PISP*

5 MSCT service management

- 5.1 *Introduction (App-based, browser based)*
- 5.2 *Credentials versus MSCT app management*
 - 5.2.1 *Functions*
 - 5.2.2 *Processes*

6 Mobile Initiated SEPA Credit Transfer



- 6.1 *Performing a MSCT (SCT and SCT Inst)*
- 6.2 *Customer identification /verification/authentication*
- 6.3 *Transaction Authentication*
- 6.4 *Strong Customer Authentication*
- 6.5 *MSCT transaction*
- 6.6 *Risk management*
- 6.7 *Additional features*
 - 6.7.1 *Transaction Logging*
 - 6.7.2 *Confirmation of MSCT to merchant*
 - 6.7.3 *Notification to payer*
 - 6.7.4 *Notification to beneficiary*
- 6.8 *MSCT use cases*
 - 6.8.1 *Introduction*
 - 6.8.2 *Mobile P2P use cases*
 - 6.8.3 *Mobile C2B use cases*
- 6.9 *Interoperability and MSCT Service availability*

- 7 *Technical and Security Infrastructure***
 - 7.1 *Introduction*
 - 7.2 *High level architecture*
 - 7.3 *MSCT standards, specifications and white papers*
 - 7.4 *Mobile equipment*
 - 7.4.1 *Introduction*
 - 7.4.2 *Mobile wallet*
 - 7.5 *Point of Interaction (P2B payments)*
 - 7.5.1 *POI*
 - 7.5.2 *Merchant website*
 - 7.5.3 *Merchant app*
 - 7.5.4 *Market place (merchant aggregator, e.g. Amazon)*
 - 7.6 *Selection of the MSCT application*
 - 7.7 *Storage of MSCT credentials / application*
 - 7.8 *Usage of proximity technologies for initiation of SCTs (QR, BLE, NFC, etc.)*
 - 7.9 *Tokenisation*
 - 7.10 *Back-end systems for the life cycle management of MSCTs*
 - 7.10.1 *Provisioning*
 - 7.10.2 *MSCT management systems*
 - 7.11 *MSCT authorisation / processing systems*
 - 7.12 *Security and certification*

- 8 *Conclusions***
 - Main challenges and opportunities*

- 9 *Annex A: Overview regulatory documents***