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## SUMMARY

### 14<sup>th</sup> MEETING of the Steering Committee of the Mobile Proxy Forum

Conference call via Skype on 9 February 2018, 10:00 – 12:00 CET

(Approved by the Steering Committee)

#### 1. Welcome

The vice-Chair<sup>1</sup>, K. Olsen opened the meeting and welcomed the participants (see Annex I for the list of attendees).

Visa, represented by A. Revel, joined this call as a new member of the Steering Committee of the Mobile Proxy Forum (MPF).

#### 2. Approval of the agenda (SCP2P 002-18)

The agenda was approved unchanged.

#### 3. Approval of the summary and review of the action points of the 13<sup>th</sup> meeting of the Steering Committee (SCP2P 035-17)

The summary of the 4 December 2017 meeting was approved subject to the inclusion of a comment made by SRC in section 4. The approved summary will be published in due course on the EPC website.

#### 4. MIWG status update on the RFP to provide a SPL service (SCP2P 034-17)

The Chair of the Market Implementation Working Group (MIWG), K. Olsen, provided the following status update in relation to the Request for Proposal (RFP) to provide a Standardised Proxy Lookup (SPL) service, which had been published on 21 December 2017 on the EPC website:

- Six organisations requested for a 'Q&A' session with the MIWG.
- A list of 80+ questions, with corresponding answers was published on the EPC website. The questions were either provided in writing or resulted from the Q&A sessions.
- The RFP response deadline is 9 February 2018 (6 PM CET).
- Following the response deadline, the MIWG will start with analysing the RFP responses.
- Based on this analysis, the MIWG will make a recommendation to the March 2018 meeting of the Steering Committee.

#### 5. Status update on the activities of the TWG

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<sup>1</sup> The Chair, J. Maynard dialled-in a bit later due to technical issues.

L. Gaston informed that the Technical Working Group (TWG) had delivered an API specification which in his view was not 100% complete. This resulted from the fact that only a very limited number of TWG members was actively involved with the preparation of this specification. To this end, he suggested to organise a consultation round among the members of the Steering Committee. The API specification could be further completed by including additional or new features. Following the review of the API specification by the Steering Committee, the TWG could restart its activities.

The following comments were noted:

- RFP offers will be based on the current API specification. If this specification would be changed the offers would potentially also need to be changed (depending on what the impact of this change would be).
- Time is of the essence and hence the MPF should move forward in order to meet the end of year deadline.
- The API specifications should not be considered as 'incomplete' but further extensions could indeed be added.

The Chair concluded that the best approach would be to wait until the RFP responses have been analysed by the MIWG to see whether any of the respondents are of the view that there are elements missing or that there is ambiguity. He added that the decision to respond to the RFP is rather commercially driven and will most likely not be based on the API specification that was included in the RFP.

The review of the API specification will hence be further discussed at the March 2018 meeting of the Steering Committee.

## **6. Future governance options for SPL service**

The Legal Working Group (LWG) had prepared a document which provides an overview of possible future governance options in the context of the SPL service. The rules for operating, joining and participating in the SPL service as developed by the MPF could either be managed by (one of) the chosen respondent(s) to the RFP to provide the SPL service, by the MPF itself (either as a de facto association in accordance with the relevant provisions of Belgian law or as a to-be-established legal entity), or by a third party. For each of these options the LWG had listed pros and cons.

The Steering Committee reviewed the three options and concluded that its preferred option would be for the EPC to assume the role of scheme manager of the SPL service and as such agreed to formally request the EPC to accept to take up this activity.

The main advantages of this option as indicated in the above LWG document are:

- No need for the creation of a legal entity;
- Benefit from existing expertise and "economies of scale";
- The MPF or "user group" can remain active, for example as a stakeholder forum within or closely linked to the third-party organisation, with or without decision making power.

The EPC Director General informed that as a first step the EPC Board will be invited at its 1 March 2018 meeting to review the request from the MPF to take up the role of scheme manager of the SPL service. It should however not be assumed that the current funding model of the EPC would absorb the costs of this activity.

It was suggested that the Steering Committee would have a closer look of what the costs related to the management of the SPL service could entail.

## **7. AOB**

The Steering Committee agreed that organisations who had not attended the last three meetings would be removed from the email distribution list and hence would no longer receive MPF related documents. These organisations would however still have one more chance to stay involved via attending the March 2018 meeting for which they have received an invitation. Should they not confirm their attendance to the March 2018 meeting then they will also be removed from the membership list.

## **8. Next meetings**

The next meeting of the Steering Committee will be scheduled on 20 March 2018 in Brussels. During this meeting the Steering Committee will be expected to make a decision with regard to the winning bidder(s) of the RFP, based on the recommendation provided by the MIWG.

## **9. Closure of the meeting**

The Chair thanked the members for their valuable contribution and closed the meeting at around 11.00 CET.

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**ANNEX I: List of attendees of the 14<sup>th</sup> meeting of the Steering Committee**

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

29.	Trionis	Verbeek Ernst	Yes
30.	UBS	Schilling David (alternate: Stahel Philipp)	Apologies
31.	Viamo	Nadasky Lubomir	
32.	Visa	Agnes Revel	Yes
33.	VocaLink	Senechal Nick	Yes
34.	Worldline	Henrik Hodam	Yes
<b>Observers</b>			
35.	ECB	Plooij Mirjam	Yes
36.	European Commission	Esclapez Pierre-Yves	
<b>EPC Secretariat</b>			
37.	EPC	Goosse Etienne	Yes
38.	EPC	Godefroi Christophe	Yes

### Annex II: List of action points

Ref.	Action	Owner	Status/Target
14.01	Analyse the RFP responses and make recommendation to the Steering Committee	MIWG Chair/ MIWG	20 March 2017
14.02	Publish the approved minutes of the December 2017 meeting on the EPC website	EPC Secretariat	In due course