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SUMMARY

13th MEETING of the Steering Committee of the Mobile Proxy Forum (Meeting held on 4 December 2017: 11:00 – 16:00)

(Venue : IBIS Brussels Centre ST Catherine Hotel, Rue Joseph Plateau 2, B-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).

The following two new members introduced themselves:

- L.F. Sequeira, alternate representative of SIBS.
- A. Dalmasso, alternate representative of new member Satsipay, an Italian mobile payment solution provider.

2. Approval of the agenda (SCP2P 031-17)

The agenda was approved unchanged.

3. Approval of the summary and review of the action points of the twelfth meeting of the Steering Committee (SCP2P 029-17; SCP2P 018-16)

The summary of the 6 September 2017 meeting was approved unchanged.

The approved summary and updated version 1.1 of the Standardised Proxy Lookup (SPL) service will be published in due course on the EPC website.

4. Request for Proposal (RFP) to provide a Standardised Proxy Lookup Service (SCP2P 034-17)

A draft version of the RFP as prepared by the Market Implementation Working Group (MIWG) had been distributed to the Steering Committee members prior to the meeting.

The MIWG Chair explained that the current draft version of the RFP which was based on the RFI is not yet complete and takes into account the fact that the Steering Committee has not yet decided on the governance model (see section 7).

The draft RFP document was reviewed page by page by the Steering Committee members and the following comments were noted:

- The cost/business model will depend on the governance model.

- Reference should be made to testing deadlines and to the length of the contract (e.g. a maximum of five years).
- It should be clarified that the SPL service needs to be operational in October 2018 as a minimum viable product. This means that at least two organisations should use the service by that date.
- The SPL application programming interface (API) is based on the API specifications of the Berlin Group. Technology providers are however free to propose different APIs as long as they can justify the reason for doing so. SRC opposed this idea.
- The RFP security chapter should be aligned with the security chapter in the SPL API specifications document (see section 5).
- The table which provides a schematic overview of the scope should be further updated to clearly indicate what is in/out of scope and to include time indications.
- The MPF could at least endorse one solution/technology provider.
- The RFP will focus on P2P, but vendors are free to add other services such as for example person-to-business (P2B).
- Additional section to be added on the technical setup of the proposed solution.
- Need to ensure the possibility for RFP respondents to indicate whether they are using any eDelivery elements.
- Data retention section should be updated in line with the General Data Protection Regulation (GDPR).

As a next step, the draft RFP will be updated taking into account the comments provided during today's meeting and sent to the LWG for review by 15 December 2017. The aim is to publish the RFP on 21 December 2017 on the EPC website.

The MIWG Chair informed the group that members that can dedicate time to the work of the MIWG would be very much welcome.

5. Status update on the activities of the Technical Working Group (TWG)

L. Gaston provided a status update on the latest activities of the TWG. At the previous meeting the Steering Committee had already been informed that the TWG was developing SPL API specifications which are based on Berlin Group specifications. In addition, the TWG is looking for possible alignment with the security aspects of eDelivery i.e. the AS4 messaging protocol. The section on security architecture is however still under review.

The European Commission had proposed to set up a meeting with the TWG members to provide further information about AS4. However, this meeting was cancelled as only two TWG members were able to participate.

The group discussed the differences between the AS4 (application layer security) and TLS v1.3 (transport layer security) protocols. It was questioned whether from a business perspective there would be a need for 'application layer' security.

A comment was also made whether the TWG should investigate the possible impact (on the SPL service) of the European Banking Authority's Regulatory Technical Standards (RTS) on strong customer authentication (SCA) and common and secure communication. It was clarified that the SPL is only used for look-up purposes and not for payments and as such no direct impact is envisaged. Although this is a legal discussion, the LWG would not be able to assist as it is not in a position to interpret the RTS and hence this should rather be addressed by the European Commission.

The Steering Committee invited the TWG to finalise the SPL API specifications document by 15 December 2017. The security chapter should document the different options (i.e. TLS, AS4, etc.).

The Chair also commented that the TWG has the needed expertise to develop the API specifications and hence there would be no need for an additional review by the Steering Committee. Steering Committee members who would be willing to review the API SPL specifications are invited to join the TWG.

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

The LWG had reviewed the first draft version of the RFP and provided answers to specific legal questions prepared by the MIWG Chair. The document which summarises the LWG responses to these questions was distributed for information to the Steering Committee members.

7. Governance of the SPL service

The Chair reiterated that the following two governance models can be considered:

- Create a new scheme type entity which will inter alia own the SPL service rulebook, contract directly with the technology provider of the SPL service and manage the contracts with the registry providers.
- The MPF appoints a technology service provider who will get the ownership of the rulebook, operates the SPL service and contracts directly with the SPL service providers. In addition, a user working group would need to be setup to ensure that the direction of travel is in line with the MPF rulebook.

The Steering Committee should decide on whether it thinks that it would be better practice to have a scheme or not and if there is indeed a need to setup a legal entity. A new legal entity could either be composed of all MPF members' organisations or alternatively of only one or a couple of members' organisations. The Chair reiterated that so far none of the MPF members had committed to fund the creation of a legal entity. If the EPC would however be willing to provide the scheme management then there would be not setup cost as the EPC is already a legal entity. The EPC Board would however need to be consulted again to see if they would be willing to provide the SPL scheme management.

The Steering Committee concurred that the two possible governance models should be presented in the RFP.

8. Review project plan MPF

An updated version of the project plan had been sent to the Steering Committee members prior to the meeting. Further updates will be made in line with decisions made during today's meeting. Moreover, the timeline of the governance related steps can only be updated once the Steering Committee has decided on the governance model.

9. AOB

No other topics were discussed.

10. Next meeting

A draft 2018 meeting calendar was presented. It was agreed that a meeting or conference call should be scheduled around mid-February 2018 to agree on the governance model. A second meeting will be scheduled around mid-March 2018.

The exact meeting dates will be communicated in due course.

Note in editing: A conference call will be scheduled on 9 February 2018 (10-12 CET). On 20 March 2018 a meeting will be scheduled in Brussels (11-16 CET).

11. Closure of the meeting

The Chair thanked the members for their valuable contribution and closed the meeting at around 15.00 CET.

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ANNEX I: List of attendees of the 13th meeting of the Steering Committee

N°	Organisation	Representative	Attendance
Steering Committee Members			
1.	ACI Worldwide	Scaffidi Domenico	Yes
2.	Bank of Lithuania	Saulius Budzinauskas	
3.	Bundesverband deutscher Banken	Stephan Mietke	
4.	Caixa Bank	Herrero Francesc Xavier	
5.	Caixa Geral de Depositos	Leite Monica	Apologies
6.	Cecabank	Merelo Julio (alternate: Fernández Julio)	Apologies
7.	Consorzio CBI	David Simona (alternate: Castelli Alessio)	Apologies
8.	Cringle	Kocaoglu Elif	Apologies
9.	Danske Bank	Olsen Sylvest Kasper	Yes
10.	Dutch Payments Association	Blom Marnix (alternate: Boudewijn Gijs)	Apologies
11.	EBA Clearing	Plompen Petra	Apologies
12.	Electronic Money Association (EMA)	Crawford Judith (alternate: Gerhartinger Hartwig)	
13.	Erste Bank	Kazmi Zaf	
14.	EPIF	Cowling Robert (alternate: Garcia Paloma)	
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)	Yes
18.	MasterCard	Perryman Mark (alternate: Martin Esteban)	Yes
19.	N26	Schertel Max	Yes
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.	Satispay	Pinta Samuele (alternate: Dalmasso Alberto)	(Yes)
26.	Seamless	Fredell Peter	
27.	SIA	Polissi Marco (alternate: Joliveau Jean-Philippe)	Apologies
28.	SIBS	Mesquita Teresa (alternate: Sequeira Luís)	(Yes)
29.	SRC Security Research & Consulting	Machielse Wijnand (alternate: Scheja Ortwin)	Yes

30.	Trionis	Verbeek Ernst	Yes
31.	UBS	Schilling David (alternate: Stahel Philipp)	
32.	Viamo	Nadasky Lubomir	
33.	VocaLink	Senechal Nick	Apologies
34.	Worldline	Calsacy Sylvie (alternate: Glahn Kay)	(Yes)
Observers			
35.	ECB	Tur Hartmann Francisco	
36.	ECB	Plooij Mirjam	Yes
37.	European Commission	Esclapez Pierre-Yves	Apologies
EPC Secretariat			
38.	EPC	Goosse Etienne	Yes
39.	EPC	Godefroi Christophe	Yes

Annex II: List of action points

Ref.	Action	Owner	Status/Target
13.01	Provide and updated draft version of the RFP (to provide the SPL service) for review to the LWG.	MIWG Chair/ EPC Secretariat	5 December 2017
13.02	Publish an updated version of the rules document (SCP2P 018-16) and approved minutes of the previous meeting on the EPC Website.	EPC Secretariat	8 December 2017
13.03	Review the updated draft version of the RFP and provide comments to the MIWG Chair.	LWG	15 December 2017
13.04	Provide an updated version of the SPL API specifications to the MIWG Chair.	TWG	15 December 2017
13.05	Confirm the first two 2018 meeting dates of the MPF Steering Committee.	EPC Secretariat	15 December 2017
13.06	Finalise the RFP.	MIWG	18 December 2017
13.07	Publish the RFP on the EPC website.	EPC Secretariat	21 December 2017