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Summary of the 6th Meeting of the API Evaluation Group

Conference call via Skype on 12 April 2018, 10h00-11h00 CEST

(Approved by the API EG Members)

1. Welcome and introduction

Co-chair J. Whittle (NPSO Ltd) welcomed the participants to the sixth meeting of the API Evaluation Group (EG) which was held as a conference call to provide a status update on the list of API standard requirements and to discuss the way forward with regard to the engagement process between the technical expert subgroups and the API standard initiatives ("initiatives").

The technical expert subgroup coordinators as well as the representatives of the initiatives had been invited to this conference call. Please see Annex I for the list of attendees.

2. Status update on API standard requirements

The API EG is busy reviewing and completing the list of API standard requirements. The aim is to finalise this list during the next meeting scheduled on 23 April 2018. When finalised this document will replace the list of first eight requirements which had already been shared with the technical experts and initiatives.

In parallel, the API EG is very actively working (also via dedicated taskforces) on a number of 'hot topics', which are key issues such as consent and authentication methods, that need to be addressed urgently and for which further clarification is needed. This work will be used to give guidance but also to explore how the initiatives are dealing with these topics. One of the priorities is to clarify the authentication topic.

J. Whittle furthermore clarified that although the API EG had ring-fenced as much as possible the hot topics it is to be expected that the outcome of these discussions will have an impact on the API standard requirements.

3. Engagement process

The technical expert subgroup coordinators and initiatives were invited to provide feedback on how the engagement process was progressing.

As a general comment, several coordinators mentioned that the current API standard requirements can lead to different interpretations and that hence it would be helpful if the API EG could provide further clarification by including for example a rationale for each of these requirements.

J. Whittle noted that the list of requirements should for the moment rather be seen as a way to frame the conversation with the initiatives in order to benefit as much as possible from their knowledge and that it was envisaged from the start that this would

be an iterative process. Moreover, the API EG intentionally did not want to provide a detailed assessment process as this would have unnecessarily delayed the process. The list of requirements should be seen as a living document and the aim is that it will become a rich source of guidance for the market. Nevertheless, the API EG did already think about including such a rationale and the suggestion would be to revisit this topic this during the 23 April 2018 meeting.

Below is an overview of the feedback for each of the initiatives:

Berlin Group NextGenPSD2

The initiative representative informed that they had been contacted for the first time by the dedicated subgroup just moments before today's conference call. He also noted that the Berlin Group had listed some concerns in its questionnaire which had been sent as input to the 28 February 2018 API Evaluation Workshop and for which they had not yet received a response. J. Whittle apologised for the delay and informed that a response would be provided in due course. Some of these concerns might already have been addressed via the publication of the API EG's terms of reference.

The subgroup coordinator informed that subgroup conference calls have now been scheduled.

Open Banking UK (OBUK)

As a first step, the subgroup had prepared its feedback on the eight API standard requirements, which also included preliminary feedback from OBUK. Next the subgroup will set up a call to review this document with OBUK. The subgroup coordinator also reported on the need of finding a better way to share and access documents and to have a better understanding of where the market wants to go. The OBUK representative agreed that it would be helpful if the API EG could point out to the customer outcome (use cases) for each of the requirements. He continued by saying that it would be beneficial if for example a short weekly call would be scheduled in order to ensure to be on top of all the actions.

J. Whittle commented that the API EG will discuss at its next meeting how it can take on board the suggestion to include further refinement in the list of requirements and added that the subgroups and initiatives are free to agree on how to organise themselves in the most efficient way.

Stet

The initiative representatives informed that they had not been contacted as yet by the dedicated expert subgroup. A couple of days ago Stet had published an updated version of its API standard which had been shared with the technical expert subgroup.

J. Whittle was concerned about the fact that there had been no engagement so far and asked to keep him informed.

It was also noted that the topics that are currently being discussed on a national level by the French National Bank are similar to the hot topics identified by the API EG.

Slovak Banking Association (SBA)

The subgroup coordinator informed that they have calls on a weekly basis with SBA and that cooperation is working fine. The only thing is that there are currently only two active subgroup members. The subgroup's main demand is to obtain the completed API standard requirements list as well as the hot topics list as soon as possible in order to ensure a correct and complete evaluation.

He also suggested that the subgroups would align what is reported to the API EG in order to facilitate comparisons.

Polish Bank Association (ZBP)

The subgroup coordinator informed that the decision was made to start with getting a complete view of how the API works before commencing the actual evaluation of the API standard. An updated version of the API is expected to be published in the coming days. As this version will include major updates for example including on consent it was furthermore decided to await this publication prior to starting the evaluation process.

4. Next steps

The subgroup coordinators were invited to provide a status update by 23 April 2018. This status update could include a high-level assessment of the publicly available information related to the respective API standards (for example on how many authentication methods are supported), high-level feedback on the first eight requirements and also include a heads-up on how the initiatives are dealing with the engagement process.

There was a consensus that it would be beneficial for the API EG to keep in regular contact with the subgroup coordinators and initiatives.

J. Whittle informed that the door is always open and that the initiatives and subgroups should feel free to raise any concerns or questions to the API EG. He reminded that the main goal of this process is to assist the initiatives to get in a better space to increase the changes of firms implementing their API standard to get an exemption from having to provide a fallback solution.

The representative of the European Commission commented that it would indeed be helpful to identify possible customer outcomes for each of the listed topics. He added that ideally the API EG should act as an early warning system (in relation to things that could potentially go wrong) and should share best practices.

5. Closure of the meeting

J. Whittle closed the meeting around 12h00 CEST and thanked the participants for the constructive meeting.

Annex I: List of attendees

Category	Name	Institution	Attendance
Co-Chairs	James Whittle	NPSO Ltd	Yes
	Oscar Berglund	Trustly Group AB	Yes
TPP Members	Joan Burkovic	Bankin'	Yes
	Aoife Houlihan	Klarna	
	Ralf Ohlhausen	PPRO	Yes
ASPSP Members	Marieke van Berkel	EACB	Yes
	Gijs Boudewijn	Dutch Payments Association (representing EBF)	Yes
	Emil Johansson	Swedbank (representing ESBG)	Yes
PSU Members	Jean Allix	BEUC	Yes
	Just Hasselaar	Ecommerce Europe	
	Pascal Spittler	IKEA (representing EuroCommerce)	Yes
Other Members	Thaer Sabri	EMA	
	Krzysztof Korus	Polish Payment Institution Association (representing EPIF)	Apologies
Observers	Ralf Jacob	European Commission	Yes
	Philippe Pellé	European Commission	
	Krzysztof Zurek	European Commission	
	Nilixa Devlukia	EBA	Apologies
	Helene Oger-Zaher	EBA	Yes
	Ann Börestam	ECB	Apologies
	Iddo de Jong	ECB	Yes
Linking pin with technical experts	Arturo G. Mac Dowell	Eurobits	Yes

API Evaluation Group

Technical expert subgroup coordinators	Sven Schenkel	ING (Subgroup: Berlin Group)	Yes
	Pascal Spittler	IKEA Group (Subgroup: Slovak Banking Association)	Yes
	Chris Boogmans	Isabel (Subgroup: Open Banking UK)	Yes
	Clément Coeurdeuil	Linxo (Subgroup: Stet)	
	Tomas Prochazka	Tink AB (Subgroup: Polish Bank Association)	Yes
API standardisation initiatives	Ortwin Scheja	Berlin Group	Yes
	Miguel Torres Vila	Berlin Group (Redsýs)	Yes
	Imran Gulamhuseinwala	Open Banking UK	Yes
	Chris Michael	Open Banking UK	Yes
	Robache Hervé	Stet	Yes
	Alain Benedetti	Stet (BNP Paribas)	Yes
	Maciej Kostro	Polish Bank Association	Yes
	Wojciech Pantkowski	Polish Bank Association	
	Rastislav Hudec	Slovak Banking Association	Yes
	Marcel Laznia	Slovak Banking Association	Yes
Guest	Lorenzo Gaston	Gemalto (Convenor ISO TC 68 / SC2 / SG1 TPP)	Yes
Secretariat	Etienne Goosse	EPC	Apologies
	Christophe Godefroi	EPC	Yes

Annex II: Action points

Item	Action	Owner	Status / Deadline
6-01	Provide a status update on the activities of the technical expert subgroups	Technical subgroup coordinators	23 April 2018
6-02	Prepare a response to the questions received from the API standard initiatives	API EG co-chairs EPC secretariat	23 April 2018

Annex III Meeting Calendar

2018	API EG Meetings
January	**29 January 2018 (11:00-16:00 CET)** EPC, Brussels
February	**22 February 2018 (10:00-12:00 CET)** Conference call
	27 February 2018 (13:30–18:00 CET) – preceded by lunch as from 12:45 CET EPC, Brussels
	28 February 2018 (9:00-10.30CET) **28 February 2018 (11:00-16:00 CET) API Evaluation Workshop with 5 API standards initiatives** EBF, Brussels
March	**27 March 2018 (09:00-17:00 CEST)** Brussels – EPC
April	**12 April 2018 (10.00-11.00 CEST) -** Conference call **23 April 2018 (10.30-17.00 CEST) -** EPC, Brussels
May	**14 May 2018 (9.00-17.00 CET) -** EPC, Brussels **29 May 2018 (9.00-17.00 CET) -** EPC, Brussels
June	**25 June 2018 (10:30-16:00 CEST)** Brussels – Venue to be confirmed