

Approved minutes 11th meeting ad hoc multi-stakeholder group on Mobile Contactless SEPA Cards Interoperability Implementation Guidelines (MCP IIGs)

18 January 2018

Circulation: MSG MCP

Restricted: No

1. Welcome and opening of the meeting

The Co-Chairs, D.-I. Flatraaker and P. Spittler opened the meeting at 10h00 and welcomed the participants to the 11th meeting of the ad hoc multi-stakeholder group.

2. Roll call of delegates

The list of participants and apologies may be found in Annex I.

3. Approval of the agenda

The proposed meeting agenda (MSG MCP 001-18v0.1) was presented and subsequently approved. The group was informed that the presentation by TescoPay would need to be postponed till the next meeting.

4. Approval of the minutes

The draft minutes of the 10th meeting of the group (MSG MCP 052-17v0.2) held on 27 November 2017 were reviewed and approved. They will be distributed as version 1.0.

Next the action points were checked. Their status is reflected in the table below.

Ref. AP	Action	Owner	Due date/ status
8.3	To provide an update on the EMVCo CDCVM work at one of the next MSG meetings	C. Delporte / M. Harding	In due time
1.12	To check who provided the status report on Recommendation ERPB/2015/rec16 and clarify what actions have been taken: The ERPB recommends to provide access to the mobile device's contactless interface order to ensure that the consumer can have a choice of payment applications from different mobile payment service providers independently of the mobile device and operating system used.	A. Pietrowiak/M. Härtel	On-going
8.4	To check on agreement between FIDO and the Oversight related to security requirements	M. Hönisch	Before next MSG meeting

9.1	To invite ETSI to provide a presentation on latest developments impacting mobile card payments	M. De Soete	ASAP/ Reply from ETSI pending
9.2	To draft a request on behalf of the Co-Chairs to ECSG for a copy of the document on Tokenisation	M. De Soete	Replaced by AP11.1
9.9	To request a presentation from Tesco on non-NFC based proximity mobile card payment solutions	R. Koch	Planned for February 2018 meeting
9.13	To seek if their card scheme has undertaken security evaluations on non-NFC mobile card-based proximity payment technologies	M. Kamers/ A. Fulton	Open for MasterCard
10.1	To distribute the Danish presentation	M. De Soete	ASAP/Closed
10.2	To distribute the Bancontact presentation	M. De Soete	ASAP/Closed
10.3	To provide the link to the Bancontact videos for distribution to the MSG	K. Wouters	ASAP/Closed
10.4	To distribute the presentation on merchant terminals	M. De Soete	ASAP/Closed
10.5	To circulate the updated document mobile payments overview (MSG MCP047-17) for further MSG review	M. De Soete	Before mid-December 2017/Closed
10.6	To review MSG MCP047-17 and prepare comments for further discussion at next MSG meeting	All MSG members	Before next MSG meeting/Closed
10.7	To update the High level principles (MSG MCP 048-17) and distribute for further MSG review	M. De Soete	Before mid-December 2017/Closed
10.8	To review MSG MCP048-17 and prepare comments for further discussion at next MSG meeting	All MSG members	Before next MSG meeting/Closed
10.9	To update the MCPP use cases (MSG MCP 049-17) and distribute for further MSG review	M. De Soete	By 11 January 2018/Closed
10.10	To review MSG MCP048-17 and prepare comments for further discussion at next MSG meeting	All MSG members	Before next MSG meeting /Closed
10.11	To distribute the EMVCo presentation	M. De Soete	ASAP/Closed

Regarding AP9.2, P. Spittler informed that a draft ECSG document on Tokenisation would soon be available covering requirements for three types of token requests: Acquirer, Merchant and Issuer. It was agreed to close AP9.2 and to replace it by the following action point:

AP11.1	To request the sharing of the ECSG document on Tokenisation with the MSG MCP	P. Spittler	By next MSG MCP meeting, 23 February 2018
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A. Fulton reported on AP 9.13 that Visa has no evaluations in place in Europe but has some in the U.S.

It was further suggested to ask Dankort if they have an evaluation/certification programme for non-NFC based proximity solutions.

AP11.2	To request Dankort if they have any certification program in place	M. De Soete	By next MSG MCP meeting, 23 February 2018
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5. Status on updated MCP IIG

M. De Soete reported that up to now only limited feedback through the public consultation on the Mobile SEPA Card Contactless Payments Interoperability Implementation Guidelines (MCP IIGs - EPC 144-17) was received but that most inputs are to be expected around the deadline for submission, i.e. 26 January 2018.

It was also agreed to send a reminder to GlobalPlatform and GSMA.

AP11.3	To send reminders for the consultation on MCP IIGs to GSMA and GlobalPlatform	M. De Soete	ASAP
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The group was further informed that for the next meeting a consolidated file with the comments received would be prepared for review during the meeting.

6. Presentation on TescoPay

Due to the unavailability of TescoPay, this presentation has been postponed till the next meeting.

7. Overview matrix mobile card payments

M. De Soete presented the updated overview matrix on mobile payments (MSG MCP 047-17v0.2), following the comments made during the last meeting.

The matrix was reviewed again on screen and it was agreed that it should be integrated into the white paper under development.

It was further suggested that more examples should be included and that we should consider to include a short – publicly available – description of available solutions in an annex to the white paper.

Reference was made to the BlueCode solution which is implemented in Austria. This appears to be a token-based solution – limited in value that is offered by the saving banks. Since it was unclear whether this also includes a card-based option, it was agreed to try to circulate further information on BlueCode in the group and revisit this at the next MSG meeting. M. Hausmann offered to provide further information.

AP11.4	To seek additional information on Bluecode	M. Hausmann	By next MSG MCP meeting, 23 February 2018
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P. Spittler offered to further investigate the non-NFC based solutions in Sweden.

AP11.5	To seek information on the implementation of mobile non-NFC mobile card-based solutions in Sweden	P. Spittler	By next MSG MCP meeting, 23 February 2018
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8. White paper on non-NFC based mobile card proximity payments (MCPPs)

The group reviewed on screen the very first draft of the white paper which was distributed prior to the meeting (MSG MCP 002-18v0.1). Regarding the table of content it was feared that the document would become too large. The level of detail of the white paper was re-discussed and it was concluded that the document should focus on the taxonomy, use cases and examples and those technical infrastructure aspects which are specific to the usage of these new technologies for payments: impact on the POIs, impact on the transaction (e.g. mobile internet), security of the technologies, centralised versus a decentralised infrastructure for interoperability. Furthermore the advantages / challenges of these non-NFC based mobile card proximity solutions need to be addressed with a focus on enhancing the convenience for the consumer. It was further re-confirmed to limit the document for the time being to QR- and BLE-based technology unless other SEPA-wide technologies would appear on the market. However, the SamsungPay solution that incorporates magnetic secure transmission that allows contactless payments to be used on payment terminals that only support magnetic stripe may need to be further looked into with respect to its take-up in Europe.

It was further agreed to move the high level principles to the conclusions section and reformulate them as basic principles if SEPA-wide solutions would be developed.

The overview matrix (MSG MCP 047-17) could be integrated into section 3.2.

A new update of the document following these discussions would be prepared for review at the next MSG meeting.

AP 11.6	Update the White paper for MSG review at the next MSG meeting	M. De Soete	By 19 February 2018
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Next, the updated document on the MCPP use cases (MSG MCP 049-17v0.3) which was distributed prior to the meeting was reviewed on screen. M. De Soete explained that she contacted Dankort and Bancontact to have the specific use cases 2 and 4 respectively reviewed, but she is still awaiting their feedback. It was further agreed to slightly update use case 4 to "Scanning of dynamic QR code (without transaction amount) from web payment page on a tablet in a shop - customer authentication with mobile code". It was also decided to delete use case 5 "Consumer generated QR code static - local transaction – card-on-file". Further input was awaited from TescoPay and

Twint on the use cases 6 and 7 respectively. Use case 8 as such will be deleted from this list but the principle will be explained in the section on opportunities.

A new version of the MCPP use cases document based on the inputs received will be produced for review at the next MSG meeting.

AP 11.7	Update the MCPP use cases document for MSG review at the next meeting	M. De Soete	By 19 February 2018
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9. Liaison and monitoring

EMVCo

C. Delporte provided a short presentation on EMVCo. He explained that EMVCo is restructuring its specification and will assemble both contact and contactless payments level 1 into one book. They will also refresh the Guide to EMV Chip Technology. There are updates to the mobile level 1 testing and approval process and specific testing for wearables was developed. He further informed about a meeting of the technical associates end January 2018 in Miami where the main focus will be on 3DSecure, secure remote e-commerce and 2nd generation. In March 2018 there will be a Board of Advisors meeting in Greece after which more news is expected.

ECSG

No further update was provided but the following action point was agreed:

AP11.8	Distribute the final ECSG report to the ERPB on contactless payments	M. De Soete	ASAP
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10. A.O.B.

The next meeting was re-confirmed to take place on 23 February 2018 from 10hrs till 16hrs at the EPC premises in Brussels.

11. Closure of the meeting

The Co-Chairs closed the meeting and thanked all participants for the valuable contributions and the interactive discussions.

ANNEX I
List of participants – 11th MSG MCP meeting
18 January 2018

Name	Affiliation	Presence
Co-Chairs		
Dag Inge Flatraaker	EPC (DNB Bank)	Yes
Pascal Spittler	EuroCommerce (Ikea)	Yes
EPC		
Michael Hoffman	Finance Denmark	Yes
Matthias Hönisch	BVR	Apologies
Patrice Hertzog	Crédit Mutuel	Yes
Ben Smith <i>alternate</i>	EPiF (Amex)	Apologies
Charlie Craven		Apologies
Karel Wouters	Febelfin (Bancontact)	Apologies
Sergio Cano Magdalena Alternate: Alain Gomez	BBVA	Apologies Yes
ECSG		
Martin Haussmann	Verifone	Yes
Guido Hogen	Smart Payment Association	Yes
Cédric Sarazin <i>alternate</i>	Cartes Bancaires	Apologies
Emiliano Anzellotti	Bancomat	
ERP WG		
Richard Koch <i>alternate:</i> David Stephenson	ECPA	Yes
Jean Allix <i>alternate</i>	BEUC	Yes
Farid Aliyev		Apologies
Christian Schollmeyer	ESBG	Apologies
Andy Fulton <i>alternate:</i> Agnes Revel	Visa	Yes
Christophe Zehnacker <i>alternate</i>	MasterCard	Apologies
Mark Kamers		Apologies
Christian Delporte <i>alternate:</i> Bastien Latge/Mike Harding	EMVCo	Yes
Annett Pietrowiak <i>alternate:</i>	Eurosystem	Apologies
Marcus Härtel		Apologies
Peter van Leeuwen	KPN	Yes
Secretariat		
Marijke De Soete	EPC	Yes

ANNEX II

Action points

Ref. AP	Action	Owner	Due date/ status
8.3	To provide an update on the EMVCo CDCVM work at one of the next MSG meetings	C. Delporte / M. Harding	In due time
1.12	To check who provided the status report on Recommendation ERPB/2015/rec16 and clarify what actions have been taken: The ERPB recommends to provide access to the mobile device's contactless interface in order to ensure that the consumer can have a choice of payment applications from different mobile payment service providers independently of the mobile device and the operating system used.	A. Pietrowiak/M. Härtel	On-going
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11.1	To request the sharing of the ECSG document on Tokenisation with the MSG MCP	P. Spittler	By next MSG MCP meeting, 23 February 2018
11.2	To request Dankort if they have any certification program in place	M. De Soete	By 23 February 2018
11.3	To send reminders for the consultation on MCP IIGs to GSMA and GlobalPlatform	M. De Soete	ASAP
11.4	To seek additional information on Bluecode	M. Hausmann	By 23 February 2018
11.5	To seek information on the implementation of mobile non-NFC mobile card-based solutions in Sweden	P. Spittler	By next MSG MCP meeting, 23 February 2018
11.6	Update the White paper for MSG review at the next MSG meeting	M. De Soete	By 19 February 2018
11.7	Update the MCPP use cases document for MSG review at the next meeting	M. De Soete	By 19 February 2018
11.8	Distribute the final ECSG report to the ERPB on contactless payments	M. De Soete	ASAP

ANNEX III

MSG MCP 2018

Meeting Calendar

Date	Location
18 January 2018	EPC Secretariat
23 February 2018	EPC Secretariat
27 March 2018	Conference call 10hrs-12hrs
9 May 2018	EPC Secretariat
21 June 2018	EPC Secretariat

All physical meetings will be held from 10h00 till 16h00