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**SUMMARY**  
**15<sup>th</sup> MEETING of the Steering Committee of the Mobile Proxy Forum**  
**Meeting held on 20 March 2018, 11:00-16:00**  
**Venue: EPC, Cours Saint-Michel 30A, 1040 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).

**2. Approval of the agenda (SCP2P 005-18)**

The agenda was approved unchanged.

**3. Approval of the summary and review of the action points of the 14<sup>th</sup> meeting of the Steering Committee (SCP2P 004-18)**

The summary of the 14<sup>th</sup> meeting which was held as a conference call on 9 February 2018 was approved unchanged. The approved summary will be published in due course on the EPC website.

**4. Request for Proposal (RFP) for the provision of a Standardised Proxy Lookup (SPL) service (SCP2P 034-17; MIWG ppt)**

The Chair of the Market Implementation Working Group (MIWG), K. Olsen, provided a presentation on the RFP evaluation process. The information was presented in an anonymous manner meaning that the identity of the seven RFP candidates was not revealed to the Steering Committee.

An evaluation model had been developed by the MIWG to assess the seven RFP candidates based on the following criteria:

- **Capability to meet desired functional and non-functional requirements.**
- The requirements for the commercial model and the envisioned fees.
- Experience with similar kind of implementation.
- Experience with operating a similar type of service.
- **Capability to meet compliance and legal requirements.**
- Future roadmap for the solution

A total of four evaluation rounds had been organised by the MIWG. During the first round, the two key requirements (in bold) were evaluated in order to ensure that the candidates were able to deliver what the Steering Committee required. As part of the second round, the other requirements in the RFP were weighted and scores were allocated. Round three and four focused more in detail on the candidates with the

highest scores. As a result of this detailed assessment, the MIWG recommended two candidates. The Steering Committee was hence invited to cast a vote in order to select a preferred SPL service provider.

Before taking a vote, some members asked for further clarification for example in relation to the proposed commercial and financial models. The ECB representative moreover reiterated that the expectation of the Euro Retail Payments Board (ERPB) is that the SPL service would be live in October 2018.

The MIWG Chair also informed that the MIWG had agreed while assessing the RFP responses that there was no need to contact any of the candidates to get further information.

In line with the terms of reference of the Steering Committee, more than 50% of members (1 vote per organisation) should be present for a vote to be valid. This requirement was met as 16 members (out of 29) were physically present. In addition, three more members attended via conference call but in agreement with the Steering Committee these members were not allowed to vote.

A first voting round resulted in the following outcome:

- Candidate 2: 9 votes
- Candidate 5: 7 votes

A 2/3 majority of the members present was needed in order for the vote to be final. This quorum was not reached and hence it was agreed to organise a second voting round.

Before doing so, the Chair invited the Steering Committee members to share their views on why candidate 2 or candidate 5 seemed more attractive. The discussion mainly focussed on the difference in cost in relation to the potential number of SPL participants. It was commented that in the 2015 report of the ERPB Working Group on P2P mobile payments around 50 P2P mobile solutions had been identified. The Chair however commented that the Steering Committee could also be seen as a reflection of interest but that not all members will be able to participate. The number of interested parties would most likely increase if the scope of the SPL service would go beyond P2P. At least two participants are needed when the service is launched.

Although conceptually there would be room for multiple SPL providers, the Steering Committee concurred that only one candidate should be selected.

The second voting round resulted in the following outcome:

- Candidate 2: 10 votes
- Candidate 5: 6 votes

Although the 2/3 majority (i.e. 10.67 votes) was not reached the Steering Committee unanimously agreed that it was close enough to conclude that the preferred solution provider would be candidate 2.

As a next step, the MIWG was mandated by the Steering Committee to start with planning the contractual negotiations with the preferred solution provider. In order to be able to do this the MIWG Chair requested to have legal support and wondered whether for example the MIWG and Legal Working Group (LWG) could be merged. To

this end, a call for candidates will be launched for legal professionals to support the MIWG during this contracting phase.

At this point in time no specific input from the Technical Working Group (TWG) would be required. It was however commented that it could make sense to update the terms of reference of the TWG as the scope has changed in line with the decision made by the Steering Committee. Also, during the February 2018 conference call of the Steering Committee, the Chair of the TWG had suggested that the Steering Committee itself would review the API specification (included in the RFP) to see whether it would need to be further completed or if additional new features would need to be added. The MIWG Chair however commented that all the RFP respondents had indicated that they wanted to use the API specification that was included in the RFP document. The Chair commented that if the TWG would want to speak with the preferred SPL supplier then this could make sense. Hence he suggested that the TWG Chair would liaise with the MIWG Chair to set up a call or meeting with the preferred SPL supplier to ensure that the API specification is well understood.

The EPC secretariat will inform the seven RFP respondents about the decision of the Steering Committee. The identity of the preferred SPL provider will be disclosed to the Steering Committee members following the successful completion of the contractual negotiations.

The Chair thanked the MIWG and in particular its Chair for all the work done so far with regard to this RFP.

## **5. Status update on the future governance of the SPL service**

At the February 2018 conference call, the Steering Committee had formally requested the EPC to accept to take up the role of scheme manager of the SPL service.

The EPC Director General informed that this request had been discussed at the 1 March 2018 meeting of the EPC Board. The EPC Board had agreed to positively consider the request of the MPF and had mandated the EPC Director General to analyse all relevant aspects and start negotiations with the Steering Committee regarding the take up by the EPC of this role, subject to a final decision at the 23 May 2018 Board meeting based on a satisfactory clarification of all main conditions (e.g., funding, liability).

It was clarified that if the EPC would assume the role of SPL scheme manager it would most likely do this via a separate module within the existing legal entity of the EPC.

As a next step the EPC secretariat will revert back to the Steering Committee with further input on the proposed governance structure.

It was furthermore questioned whether the Steering Committee could play a role in the recruitment of SPL participants. It would in any case be beneficial to spread the word about the anticipated launch of the SPL service for example via the EBA day event in June 2018, the MobeyForum and via the ERPB and EPC. This will also help to get a better view on support in the market.

## **6. Review project plan MPF (SCP2P 006-17)**

An updated version of the project plan had been distributed to the Steering Committee prior to the meeting.

The governance related steps will be further updated following the decision of the EPC Board during its 23 May 2018 meeting.

It was furthermore suggested that go-to-market related steps could be included in this project plan.

#### **7. AOB**

No other topics were discussed.

#### **8. Next meetings**

The next meeting of the Steering Committee will be scheduled on 4 May 2018 (11-16 CEST) at the EPC offices in Brussels.

*Note in editing: The 4 May 2018 meeting was rescheduled as a conference call (10-12 CEST).*

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

The Chair thanked the members for their valuable contribution and closed the meeting at around 14.00 CEST.

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**ANNEX I: List of attendees of the 15<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.	BPFI	Richard Walsh	
4.	Caixa Bank	Herrero Francesc Xavier	Yes
5.	Cecabank	Merelo Julio (alternate: Fernández Julio)	Apologies
6.	Consorzio CBI	David Simona (alternate: Castelli Alessio)	Yes, via dial-in
7.	Cringle	Kocaoglu Elif	Yes
8.	Danske Bank	Olsen Sylvest Kasper	Yes
9.	Dutch Payments Association	Blom Marnix (alternate: Boudewijn Gijs)	Apologies
10.	EBA Clearing	Plompen Petra	Apologies
11.	Electronic Money Association (EMA)	Crawford Judith (alternate: Gerhartinger Hartwig)	
12.	EPIF	Jérôme Traisnel	Yes
13.	French Banking Federation	Meyer Rodolphe (alternate: José Beltran)	(Yes)
14.	Gemalto	Gaston Lorenzo	Apologies
15.	GetSwish AB / Swish	Wretman Anna-Lena (alternate: Gunnel Silván)	Yes
16.	MasterCard	Perryman Mark (alternate: Martin Esteban)	Yes, via dial-in
17.	N26	Schertel Max (alternate: Alexander Talkanitsa)	(Yes)
18.	Nordea Mobile & Emerging Payments	Mårtenson Rasmus	Yes
19.	Paym	Maynard John	Yes
20.	Polski Standard Platności	Mazurkiewicz Dariusz (alternate: Waldowski Marcin)	Apologies
21.	Redsýs	Torres Miguel	Apologies
22.	Satispay	Pinta Samuele (alternate: Dalmaso Alberto)	
23.	SIA	Polissi Marco (alternate: Joliveau Jean-Philippe)	Yes
24.	SIBS	Mesquita Teresa (alternate: Sequeira Luís)	(Yes)
25.	SRC Security Research & Consulting	Machielse Wijnand (alternate: Scheja Ortwin)	Apologies
26.	Trionis	Verbeek Ernst	Yes
27.	Visa	Agnes Revel	Yes, via dial-in

28.	VocaLink	Senechal Nick	Yes
29.	Worldline	Henrik Hodam	Yes
<b>Observers</b>			
30.	ECB	Plooij Mirjam	Yes
31.	European Commission	Esclapez Pierre-Yves	Yes
<b>EPC Secretariat</b>			
32.	EPC	Goosse Etienne	Yes
33.	EPC	Godefroi Christophe	Yes

### Annex II: List of action points

Ref.	Action	Owner	Status/Target
15.01	Inform the RFP candidates about the decision of the Steering Committee	EPC Secretariat MIWG Chair	23 March 2018
15.02	Organise a call for candidates for legal professionals in support of the MIWG	EPC Secretariat	28 March 2018
15.03	Publish the approved summary of the February meeting of the Steering Committee on the EPC website	EPC Secretariat	30 March 2018
15.04	Inform about the proposed EPC governance structure in relation to the SPL scheme management	EPC Secretariat	23 May 2018
15.05	Start contractual negotiations with the preferred SPL provider	MIWG	In due course
15.06	Liaise on the need of setting up a call or meeting with the preferred SPL supplier to ensure that the API specification is well understood	MIWG Chair & TWG Chair	In due course