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Summary of the 14th Meeting of the API Evaluation Group

Conference call via Skype on 24 August 2018, 12h00-14h00 CEST
(Approved by the API EG Members)

1. Welcome and introduction

The co-Chairs, J. Whittle (NPSO Ltd) and O. Berglund (Trustly Group AB) welcomed the participants to the fourteenth meeting of the API Evaluation Group (EG) which was held as a conference call.

The review of the updated draft recommended functionalities document is the only agenda item.

Please see Annex I for the list of attendees.

2. Review of the updated draft recommended functionalities

Following the 30 July 2018 meeting of the API EG, the co-Chairs had prepared an updated draft version of the recommended functionalities document in which the following three columns had been added:

- Column 1: Common recommendation to be supported by API initiatives to achieve cross market consistency and harmonisation between specifications.
- Column 2: Functionalities that must be included in specific APIs by account-servicing payment service providers (ASPSPs) seeking to meet the conditions for an exemption.
- Column 3: Market facing commentary to inform implementation considerations.

Members had been invited to share their comments by 17 August 2018.

The API EG discussed the first six recommended functionalities including comments received. It was also noted that the description of the above-mentioned columns would need to be carefully framed and hence further finetuning would be required. In particular regarding column 2 it was commented that this in essence should be about what "good looks like".

It was clarified that this document should be treated as an "internal draft" meaning that the document should not yet be distributed outside this group.

The API EG was also informed that the EBA had scheduled a meeting for the national competent authorities (NCAs) on 11 September 2018 to which (morning session) the API EG co-Chairs are also invited to talk about the recommended functionalities document. J. Whittle added that the input in column 3 will be used to highlight to the NCAs/EBA the areas where the market is seeking further clarity. The API EG members were hence invited to provide their input to be included in column 3.

Finally, it was agreed that the API EG should first focus on having a stable version of the recommended functionalities document before sharing any specifics with the API initiatives.

3. Next steps

The API EG agreed to schedule two additional conference calls (see Annex II for exact dates) with the aim of completing the review of the draft recommended functionalities document ahead of the 3 September 2018 meeting of the API EG where the document would be finalised.

4. Closure of the meeting

The co-Chairs closed the meeting around 14h30 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	Apologies
	Gijs Boudewijn	Dutch Payments Association (representing EBF)	Yes
	Emil Johansson	Swedbank (representing ESBG)	Yes
PSU Members	Jean Allix	BEUC	
	Just Hasselaar	Ecommerce Europe	
	Pascal Spittler	IKEA (representing EuroCommerce)	Yes
Other Members	Thaer Sabri	EMA	Yes
	Peter Cornforth ¹	Paysafe (representing EPIF)	Yes
Observers	Ralf Jacob	European Commission	
	Philippe Pellé	European Commission	
	Krzysztof Zurek	European Commission	
	Nilixa Devlukia	EBA	Yes
	Helene Oger-Zaher	EBA	Apologies
	Larisa Tugui	EBA	Yes
	Ann Börestam	ECB	Yes
Linking pin with technical experts	Arturo G. Mac Dowell	Eurobits	
Guest	Lorenzo Gaston	Gemalto (Convenor ISO TC 68 / SC2 / SG1 TPP)	Yes
Secretariat	Etienne Goosse	EPC	Yes
	Christophe Godefroi	EPC	Yes

¹ Replacing Krzysztof Korus

Annex II: 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 (9:00-10.30 CET) 28 February 2018 (11:00-16:00 CET) API Evaluation Workshop with 5 API 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 (10.30-18.00 CEST) - EPC, Brussels
	24 May 2018 (11.00-12.00 CEST) – Conference call with API initiatives
June	8 June 2018 (10.30-17.00 CEST) – Hotel Warwick, Brussels
	25 June 2018 (10:30-17:00 CEST) – EPC, Brussels
July	11 July 2018 (11:00-13:00 CEST) – Conference call
	18 July 2018 (11:00-13:00 CEST) – Conference call
	30 July 2018 (10:30-17:00 CEST) – EPC, Brussels
August	24 August 2018 (12:00-14:00 CEST) – Conference call
	28 August 2018 (15:00-17:00 CEST) – Conference call
	31 August 2018 (11:00-13:00 CEST) – Conference call
September	3 September 2018 (10:30-17:00 CEST) – EPC, Brussels
	24 September 2018 (10:30-17:00 CEST) – EPC, Brussels