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Summary of the 15th Meeting of the API Evaluation Group

**Conference call via Skype on 28 August 2018, 15h00-17h00 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 fifteenth meeting of the API Evaluation Group (EG) which was held as a conference call.

The continuation of 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

As a reflection on the previous conference call, the ECB communicated its concern regarding the limited progress so far, and the hesitance among representatives of the account-servicing payment service providers (ASPSPs) to accommodate third-party providers (TPPs) needs, which make it difficult to come to a common market agreement on what a good API should look like.

It was reiterated that it is not within the mandate of the API EG to set legal requirements. Having full clarity on the legal requirements and their translation into practice is however key for the market.

J. Whittle proposed to try to complete the internal draft version by Friday 31 August 2018 in order to be able to focus on the market facing commentary column during the 3 September 2018 meeting. This column should indeed include the market challenges (e.g. lack of clarity) that the API EG co-Chairs will need to highlight (“early warning system”) at the 11 September meeting with the national competent authorities (NCAs) and the EBA.

The API EG continued its review of the recommended functionalities, including comments received. The remaining topics will be discussed at the 31 August 2018 conference call of the API EG.

At this point in time it is not yet decided how the public facing report will look like versus the current internal draft version of the recommended functionalities.

3. Closure of the meeting

The co-Chairs closed the meeting around 17h00 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	
	Juliette Beaulaton ¹	Ecommerce Europe	Yes
	Pascal Spittler	IKEA (representing EuroCommerce)	Yes
Other Members	Thaer Sabri	EMA	Yes
	Peter Cornforth	Paysafe (representing EPIF)	Yes
Observers	Ralf Jacob	European Commission	
	Philippe Pellé	European Commission	
	Krzysztof Zurek	European Commission	
	Regina Weber	European Commission	Yes
	Remo Croci	European Commission	Yes
	Nilixa Devlukia	EBA	Yes
	Helene Oger-Zaher	EBA	Yes
	Ann Börestam	ECB	Yes
Linking pin with technical experts	Arturo G. Mac Dowell	Eurobits	Yes
Guest	Lorenzo Gaston	Gemalto (Convenor ISO TC 68 / SC2 / SG1 TPP)	Yes
Secretariat	Etienne Goosse	EPC	Yes
	Christophe Godefroi	EPC	Yes

¹ Replacing Just Hasselaar

Annex II: Meeting Calendar

2018	API EG Meetings
January	<p align="center">29 January 2018 (11:00-16:00 CET) EPC, Brussels</p>
February	<p align="center">22 February 2018 (10:00-12:00 CET) Conference call</p>
	<p align="center">27 February 2018 (13:30–18:00 CET) – preceded by lunch as from 12:45 CET EPC, Brussels</p>
	<p align="center">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</p>
March	<p align="center">27 March 2018 (09:00-17:00 CEST) Brussels – EPC</p>
April	<p align="center">12 April 2018 (10.00-11.00 CEST) - Conference call</p>
	<p align="center">23 April 2018 (10.30-17.00 CEST) - EPC, Brussels</p>
May	<p align="center">14 May 2018 (10.30-18.00 CEST) - EPC, Brussels</p>
	<p align="center">24 May 2018 (11.00-12.00 CEST) – Conference call with API initiatives</p>
June	<p align="center">8 June 2018 (10.30-17.00 CEST) – Hotel Warwick, Brussels</p>
	<p align="center">25 June 2018 (10:30-17:00 CEST) – EPC, Brussels</p>
July	<p align="center">11 July 2018 (11:00-13:00 CEST) – Conference call</p>
	<p align="center">18 July 2018 (11:00-13:00 CEST) – Conference call</p>
	<p align="center">30 July 2018 (10:30-17:00 CEST) – EPC, Brussels</p>
August	<p align="center">24 August 2018 (12:00-14:00 CEST) – Conference call</p>
	<p align="center">28 August 2018 (15:00-17:00 CEST) – Conference call</p>
	<p align="center">31 August 2018 (11:00-13:00 CEST) – Conference call</p>
September	<p align="center">3 September 2018 (10:30-17:00 CEST) – EPC, Brussels</p>
	<p align="center">24 September 2018 (10:30-17:00 CEST) – EPC, Brussels</p>