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## Summary of the 18<sup>th</sup> Meeting of the API Evaluation Group

Conference call via Skype on 18 September 2018, 15h30-17h00 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 eighteenth meeting of the API Evaluation Group (EG) which was held as a conference call.

The purpose of this call is to discuss the planning and process needed in order to be able to finalise the recommended functionalities document at the 24 September 2018 meeting of the API EG.

Please see Annex I for the list of attendees.

### 2. Planning and process related to finalisation of the recommended functionalities document

J. Whittle briefly referred to the 11 September meeting with the EBA and national competent authorities (NCAS) of which both co-Chairs had attended the morning session. He informed the group that both bank representatives and a number of NCAs supported the publication of the recommended functionalities document as soon as possible. He added that this also made sense from a legitimacy point of view (i.e. the longer the API EG waits to publish its recommendations the less relevant its guidance will be). A read-out of that meeting prepared by the API EG co-Chairs had been sent for information to the API members prior to the conference call. Further feedback will be provided at the 24 September 2018 meeting of the API EG.

The following approach (including timing) was discussed:

- API EG members to share any remaining issues and comments by Thursday 20 September 2018 close of business.
- The co-Chairs to review the comments<sup>1</sup> received and to integrate them as much as possible in a new baseline version (prior to the 24 September meeting).
- API EG to finalise the internal draft version of the recommended functionalities at its 24 September 2018 meeting.

Following a comment from the EBF representative in relation to the fact that it would not be realistic to complete a constituency review round by this Thursday, J. Whittle clarified that at this stage the members should provide comments on an individual basis and that there is hence no need to reach out to the respective constituencies. He added that members should check whether in their view the list is as clear and as compelling

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<sup>1</sup> EuroCommerce and Ecommerce Europe had already distributed their comments on 17 September 2018 to the API EG.

as it can be and that members are ready to sign it off in their capacity as API EG members as the baselined draft.

The ECSAs' representatives reiterated that before the document could be made publicly available they had to seek approval from their respective Boards or Executive Committees and that this would take 4 weeks.

The API EG discussed ways on how to move forward taking into account the minority of topics for which there is not yet a consensus. The European Commission (EC) representative suggested to consider the list of recommended functionalities to be a living document. This way the list could be published sooner even if there is not yet a consensus on all the individual functionalities (for exemplifying by clarifying that certain topics are still under discussion). This would also help overcome the timing issue in relation to getting a final approval. The EBF representative was concerned that any step like this would likely increase uncertainty and as such was unlikely to be acceptable to the EBF.

The EBA representative reported that they had received a number of questions in the Q&A tool that are linked to the pending issues in the functionalities document. She informed that they are aiming to publish those around a similar timeline as the publication of the recommended functionalities document. She confirmed that for the NCAs and API initiatives it would be important to have the recommended functionalities as soon as possible but that the framing of the document would need to be clear.

The EBF representative asked whether assurance could be given that there will be no legal uncertainties in the finalisation of the document. The EBA responded that a lot of requirements are dependent on what is provided to the payment service user (PSU) via the PSU interface of the account-servicing payment service provider (ASPSP). J. Whittle concurred and noted that it will indeed need to be clarified in the recommended functionalities document that a 'Yes' could be conditional upon the context of what is provided to the PSU via the ASPSP interface.

The API EG discussed that it would be desirable to consult the API initiatives on the recommended functionalities to verify key issues that have emerged in the work of the API EG since June 2018.

In summary, J. Whittle reiterated that the aim of the API EG would be to baseline the version of the recommended functionalities at this coming Monday's meeting (24 September) and to agree the process and timing for agreement to publish. Members were asked to provide any input they wanted to see reflected in this version by COB Thursday 20 September. After that no more comments would be accepted.

Prior to the meeting on Monday, the co-Chairs will also work together with the EBA and EC representatives on the topics that were highlighted during the 11 September 2018 meeting with the EBA/NCAs in order to incorporate the feedback in the recommended functionalities document.

### **3. AOB**

The API EG task force working on the topic of eIDAS has prepared a common approach on qualified website authentication certificates (QWAC) and qualified electronic seals (QSEALs). This will be further discussed at the 24 September 2018 meeting of the API EG.

The EPC Board will discuss at its 26 September 2018 meeting the request of the API EG to extend the provision of secretariat services (to the API EG) for another 3 months.

### **4. Closure of the meeting**

The co-Chairs closed the meeting around 16h30 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	
	Gijs Boudewijn	Dutch Payments Association (representing EBF)	Yes
	Emil Johansson	Swedbank (representing ESBG)	Yes
PSU Members	Jean Allix	BEUC	
	Just Hasselaar	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	Yes
	Philippe Pellé	European Commission	
	Krzysztof Zurek	European Commission	
	Helene Oger-Zaher	EBA	Yes
Linking pin with technical experts	Arturo G. Mac Dowell	Eurobits	Yes
Guest	Lorenzo Gaston	Gemalto (Convenor ISO TC 68 / SC2 / SG1 TPP)	
Secretariat	Etienne Goosse	EPC	Yes (partly)
	Christophe Godefroi	EPC	Yes

## Annex II: Meeting Calendar

<b>2018</b>	<b>API EG Meetings</b>
<b>January</b>	<b>29 January 2018 (11:00-16:00 CET)</b> EPC, Brussels
<b>February</b>	<b>22 February 2018 (10:00-12:00 CET)</b> Conference call
	<b>27 February 2018 (13:30–18:00 CET) – preceded by lunch as from 12:45 CET</b> EPC, Brussels
	<b>28 February 2018 (9:00-10.30 CET)</b> <b>28 February 2018 (11:00-16:00 CET) API Evaluation Workshop with 5 API initiatives</b> EBF, Brussels
<b>March</b>	<b>27 March 2018 (09:00-17:00 CEST)</b> Brussels – EPC
<b>April</b>	<b>12 April 2018 (10.00-11.00 CEST) - Conference call</b>
	<b>23 April 2018 (10.30-17.00 CEST) - EPC, Brussels</b>
<b>May</b>	<b>14 May 2018 (10.30-18.00 CEST) - EPC, Brussels</b>
	<b>24 May 2018 (11.00-12.00 CEST) – Conference call with API initiatives</b>
<b>June</b>	<b>8 June 2018 (10.30-17.00 CEST) – Hotel Warwick, Brussels</b>
	<b>25 June 2018 (10:30-17:00 CEST) – EPC, Brussels</b>
<b>July</b>	<b>11 July 2018 (11:00-13:00 CEST) – Conference call</b>
	<b>18 July 2018 (11:00-13:00 CEST) – Conference call</b>
	<b>30 July 2018 (10:30-17:00 CEST) – EPC, Brussels</b>
<b>August</b>	<b>24 August 2018 (12:00-14:00 CEST) – Conference call</b>
	<b>28 August 2018 (15:00-17:00 CEST) – Conference call</b>
	<b>31 August 2018 (11:00-13:00 CEST) – Conference call</b>
<b>September</b>	<b>3 September 2018 (10:30-17:00 CEST) – EPC, Brussels</b>
	<b>18 September 2018 (15:30-17:00 CEST) – Conference call</b>
	<b>24 September 2018 (10:30-17:00 CEST) – EPC, Brussels</b>