

# Approved minutes 14<sup>th</sup> meeting ad hoc multi-stakeholder group on Mobile Contactless SEPA Cards Interoperability Implementation Guidelines (MCP IIGs)

21 June 2018

**Circulation:** MSG MCP

**Restricted:** No

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## 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 14<sup>th</sup> meeting of the ad hoc multi-stakeholder group. The group was informed that R. Koch informed that he will be leaving the group and that a new representative from ECPA would be sought.

A statement (MSG MCP 017-18v1.0) related to the compliance to the GDPR which became effective on 25 May 2018 was shown on screen and will be distributed subsequent to the meeting together with the EPC document referenced (EPC024-18).

AP14.01	Distribute the GDPR statement + EPC024-18	M. De Soete	ASAP
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## 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 016-18v0.1) was presented and subsequently approved.

## 4. Approval of the minutes

The draft minutes of the 13<sup>th</sup> meeting of the group (MSG MCP 015-18v0.1) held on 9 May 2018 were 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
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.	A. Pietrowiak/M. Härtel	On-going

	independently of the mobile device and the operating system used.	the	
11.1	To request the sharing of the ECSG document on Tokenisation with the MSG MCP	P. Spittler/ M. Esteban	By next MSG MCP meeting, 23 February 2018/Open
12.4	To check on issues with BLE proximity technology – progress made and send information to M. De Soete	M. Hausmann	Before end May 2018/Closed
13.1	To check on a MCPP use case based on BLE with Carrefour	P. Spittler	By 5 June 2018/Open
13.2	To distribute the presentation made by GSMA	M. De Soete	ASAP/Closed
13.3	To make the GSMA document on NFC function and security certification publicly available on the GSMA website	P. Gosden C. Madsen	ASAP/Closed
13.4	To finalise the update of the MCP IIGs and the Disposition of comments for distribution to the MSG for final review	M. De Soete	By 10 May 2018/Closed
13.5	To review the updated MSG IIGs and the Disposition of comments and provide final comments as needed.	All MSG members	By 22 May 2018/Closed
13.6	To review the final comments received and prepare the MCP IIGs for EPC Board approval	M. De Soete	Before end May 2018/Closed
13.7	To prepare the MCP IIGs for publication on the EPC website	M. De Soete	By mid-June 2018/Open
13.8	To distribute the Disposition of comments document to the submitters of comments	M. De Soete	In /due time
13.9	Check on implementation of loyalty combined contactless payments with Boots	R. Koch / P. Spittler	By next MSG MCP meeting/Open
13.10	To prepare an updated version of the White paper on MCPPs for review at the next MSG meeting	M. De Soete	By 18 June 2018/Closed
13.11	To distribute the technical corrigendum to PSD2	M. De Soete	ASAP/Closed

Related to AP13.1, P. Spittler informed that he would look for further input from Carrefour and that as follow-up on AP 13.9 he received now a new contact name for Boots.

## 5. Mobile SEPA Card Contactless Payments Interoperability Implementation Guidelines

M. De Soete provided a status on the publication of the Mobile SEPA Card Contactless Payments Interoperability Implementation Guidelines (MSP IIGs – EPC 144-17). The guidelines were now under final EPC Board approval by 22 June 2018 and are expected to be published on the EPC website by the end of the month. The disposition of comments document would be distributed to the submitters of comments shortly after.

AP 14.2	Inform MSG MCP about publication of MCP IIGs	M. De Soete	In due time
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## 6. White paper on non-NFC based mobile card proximity payments (MCPPs)

M. De Soete presented the updates made to the white paper. The MCPP use cases in section 2 were reviewed again, some on-screen adjustments were made to the descriptions and on use case 4, it was decided to seek further advise on the application of PSD2 on "card-on-file" payments to the ECSG.

In section 3, a discussion was held again on "local" versus "remote" transactions and on the applicability of dynamic linking to proximity payments in case the card transaction is processed as a remote card payment. It was agreed to add further clarifications in that respect to the document. Several on-screen updates were made in this section.

In section 4, it was suggested to move the technical description of the proximity technologies (currently section 4.1) to section 2, before the MCPP use cases.

Agreement was reached to enlarge the definition of POI in section 4.2, compared to the current definition used by the ECSG, such that also a "merchant poster" would fall under the description.

A new version of the white paper will be prepared for review at the next MSG MCP meeting. The next MSG meeting would be again an editing meeting on the white paper.

The following action points were agreed to further progress the document:

AP14.3	Request the ECSG for clarification for application of dynamic linking for card-on-file as a remote payment	M. De Soete/ P/ Spittler	ASAP
AP14.4	To send information on mobile apps opening automatically when in vicinity of BLE beacon	P. van Leeuwen	ASAP
AP14.5	To check on interpretation of Art 11 and Art 16 of RTS with respect to remote payments using proximity technology for initiation at POI	A. Pietrowiak	By next MSG meeting
AP14.6	Reflect in the title of the use cases if SCA is performed	M. De Soete	In due time
AP14.7	Move the section on proximity technologies to section 2.3	M. De Soete	In due time
AP14.8	Check for input on BLE related issues for sections 4.2 and 5 and security related issues with BLE with M. Haussmann	M. De Soete	By 15 August 2018
AP14.9	To develop text on additional security measures for usage of QR-codes (# security levels, profiling, monitoring of fraud, etc...)	A. Fulton	By end July 2018

AP14.10	To check why BLE will be included in the new 2 <sup>nd</sup> Generation Specifications	C. Delporte	By end July 2018
AP14.11	To update the document including changes agreed at the meeting and develop draft text for the Conclusions section	M. De Soete	By 17 August 2018

## 7. Liaison and monitoring

### **EMVCo**

C. Delporte informed that a document on use cases for QR-codes is being developed by September 2018. He further mentioned that tools for a self-test environment for QR codes are being made available.

Concerning CDCVM, the work continues with FIDO. A registration process for CDCVM solutions would be developed that includes information on the performance and security testing and on the body that performed the testing. The aim is to have qualified information on the CDCVM method used included in the authorisation request for card transactions. Next, EMVCo will investigate together with FIDO a biometrics certification process.

The specifications on secure remote commerce are expected by Q3 2018 after the processing of the comments received. Also the framework will be subsequently updated.

He further informed that a new version of 3D Secure v2.2.0 is currently under EMVCo subscribers review.

AP14.12	To provide a de-briefing after the Technical Associates meeting in November 2018	C. Delporte	In due time
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### **ECSG**

M. De Soete informed that some parts of the MCP IIGs are being contributed as input to the updates of Books 2 and 4 of the SEPA Cards Standardisation Volume.

### **GSMA**

No update was provided.

## 8. A.O.B.

It was agreed that the next meeting will take place on 27 August 2018, at the EPC premises in Brussels, from 10hrs till 16hrs and would be an editing meeting on the White paper MCPs. A further tentative meeting has also been scheduled in September 2018 (see Annex III).

AP14.13	To distribute the updated MSG meeting calendar	M. De Soete	ASAP
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## **9. 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 – 14<sup>th</sup> MSG MCP meeting**  
**21 June 2018**

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

<b>Secretariat</b>		
Marijke De Soete	EPC	Yes

## ANNEX II

### Action points

Ref. AP	Action	Owner	Due date/ status
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
11.1	To request the sharing of the ECSG document on Tokenisation with the MSG MCP	P. Spittler/ M. Esteban	By next MSG MCP meeting, 23 February 2018/Open
13.1	To check on a MCPP use case based on BLE with Carrefour	P. Spittler	By 5 June 2018/Open
13.8	To distribute the Disposition of comments document to the submitters of comments	M. De Soete	In due time
13.9	Check on implementation of loyalty combined contactless payments with Boots	R. Koch / P. Spittler	By next MSG MCP meeting/Open
14.1	Distribute GDPR statement + EPC024-18	M. De Soete	ASAP
14.2	Inform MSG MCP about publication of MCP IIGs	M. De Soete	In due time
14.3	Request the ECSG for clarification for application of dynamic linking for card-on-file as a remote payment	M. De Soete/ P/ Spittler	ASAP
14.4	To send information on mobile apps opening automatically when in vicinity of BLE beacon	P. van Leeuwen	ASAP
14.5	To check on interpretation of Art 11 and Art 16 of RTS with respect to remote payments using proximity technology for initiation at POI	A. Pietrowiak	By next MSG meeting
14.6	Reflect in the title of the use cases if SCA is performed	M. De Soete	In due time
14.7	Move the section on proximity technologies to section 2.3	M. De Soete	In due time
14.8	Check for input on BLE related issues for sections 4.2 and 5 and security related issues with BLE with M. Haussmann	M. De Soete	By 15 August 2018
14.9	To develop text on additional security measures for usage of QR-codes (# security levels, profiling, monitoring of fraud, etc...)	A. Fulton	By end July 2018
14.10	To check why BLE will be included in the new 2 <sup>nd</sup> Generation Specifications	C. Delporte	By end July 2018
14.11	To update the document including changes agreed at the meeting and develop draft text for the Conclusions section	M. De Soete	By 17 August 2018



14.12	To provide a de-briefing after the Technical Associates meeting in November 2018	C. Delporte	In due time
14.13	To distribute the updated MSG meeting calendar	M. De Soete	ASAP

**ANNEX III**  
**MSG MCP 2018**  
**Meeting Calendar**

18 January 2018	EPC Secretariat
23 February 2018	EPC Secretariat
7 March 2018 – Editing MSG subgroup on MCP IIGs	EPC Secretariat
27 March - Editing MSG subgroup on MCP IIGs	KBC
27 March 2018	Conference call 15hrs-16hrs30
9 May 2018	EPC Secretariat
21 June 2018	EPC Secretariat
27 August 2018	EPC Secretariat
Tentative 21 September 2018	tbd

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