

# Approved minutes 15<sup>th</sup> meeting ad hoc multi-stakeholder group on Mobile Contactless SEPA Cards Interoperability Implementation Guidelines (MCP IIGs)

27 August 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 15<sup>th</sup> meeting of the ad hoc multi-stakeholder group.

## 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 019-18v0.1) was presented and subsequently approved.

## 4. Approval of the minutes

The draft minutes of the 14<sup>th</sup> meeting of the group (MSG MCP 018-18v0.1) held on 21 June 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, 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	ASAP/Open
13.1	To check on a MCPP use case based on BLE with Carrefour	P. Spittler	By 5 June 2018/Closed – no input received
13.8	To distribute the Disposition of comments document to the submitters of comments	M. De Soete	In due time/Closed

13.9	Check on implementation of loyalty combined contactless payments with Boots	R. Koch / P. Spittler	By next MSG MCP meeting/Closed – no input received
14.1	Distribute GDPR statement + EPC024-18	M. De Soete	ASAP/Closed
14.2	Inform MSG MCP about publication of MCP IIGs	M. De Soete	In due time/Closed
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/Closed
14.4	To send information on mobile apps opening automatically when in vicinity of BLE beacon	P. van Leeuwen	ASAP/Closed
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 /Closed
14.6	Reflect in the title of the use cases if SCA is performed	M. De Soete	In due time/Closed
14.7	Move the section on proximity technologies to section 2.3	M. De Soete	In due time/Closed
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/Closed
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/Closed – awaiting new EMVCo doc
14.10	To check why BLE will be included in the new 2 <sup>nd</sup> Generation Specifications	C. Delporte	By end July 2018/Closed
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/Closed
14.12	To provide a de-briefing after the Technical Associates meeting in November 2018	C. Delporte	In due time/ Open
14.13	To distribute the updated MSG meeting calendar	M. De Soete	ASAP/Closed

Related to AP1.12, A. Pietrowiak informed that no update was available.

P. Spittler provided a status update on the ECSG work on Tokenisation. It is expected that a document would become available after the next meeting of the work group on 13 September 2018. He further informed that the document would currently not be integrated into the SEPA Cards Standardisation Volume and would be published as a separate document for public consultation.

The group also decided to close the APs 13.1 and 13.9 in view of the expected finalisation of the white paper. Currently, no input has been received but further feedback would still be welcomed during the public consultation on the white paper.

The input received from the ECSG concerning AP14.3 was reviewed on screen. Their findings concur with the conclusions that the MSG MCP made so far. The group was also of the opinion that further clarification should be sought from the EBA on the applicability of the RTS for the SCA for merchant initiated Card-on-File (CoF) payments. Since this topic is beyond mobile, the suggestion was made that the ECSG addresses this question to the EBA. The following AP was agreed.

AP15.1	To check if the ECSG will address a question to EBA on CoF payments initiated by the merchant and the applicability of PSD2/RTS	P. Spittler	Before 21 September 2018
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M. De Soete informed concerning AP 14.9 that she received the table of content of expected new EMVCo document on merchant-initiated QR-codes. It was agreed to await this new document before adding any further text on this in the white paper.

## 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 approved by the EPC Board in June 2018 and published on the EPC website on 2 July 2018. The disposition of comments document (MSG MCP 004-18v1.0) was distributed to the submitters of comments on the same day.

## 6. White paper on non-NFC based mobile card proximity payments (MCPPs)

M. De Soete presented the updates made to the white paper.

- Revision of definition of POI
- Adaptation definition of remote POI
- Adaptation of use case 6 and addition of footnote
- Exclusion of BLE-based local transaction from the document
- Updates to table, more specifically related to card-on-file payments
- Updated text on QR codes and BLE
- Updated text on challenges and opportunities
- New text on conclusions and executive summary.

All the updates made were reviewed on screen and further changes to the section on 'challenges and opportunities' and to the final 'conclusions' sections were agreed regarding the usage of QR-codes and BLE-based solutions.

A new version of the white paper will be prepared by 7 September (without the use case figures) for final review by the MSG MCP. Also the EPC legal counsel would be requested to review the document.

The following APs were agreed:

AP15.2	To check on the applicability of Art13 of the RTS on card payments with the EPC legal counsel	M. De Soete	By 21 September 2018
AP15.3	To check on the applicability of Art13 of the RTS on card payments	A. Pietrowiak	By 21 September 2018
AP15.4	To add a reference to the EBA clarification document in a footnote in Annex 1	M. De Soete	ASAP

AP15.5	To check the accuracy of the last paragraph of section 6	P. van Leeuwen	By 21 September 2018
AP15.6	To prepare an updated version of the White paper and distribute for MSG MCP review	M. De Soete	By 7 September 2018
AP15.7	To review the final draft of the White paper and circulate comments in the MSG	All MSG MCP members	By 20 September 2018
AP15.8	To prepare a draft questionnaire for the public consultation.	M. De Soete	By 21 September 2018

## 7. Liaison and monitoring

### *EMVCo*

Update postponed to the next physical meeting due to the absence of C. Delporte.

### *ECSG*

No further update available.

## 8. A.O.B.

It was agreed that the next meeting tentatively scheduled on 21 September 2018 would be replaced by a skype meeting from 9hrs till 11hrs. A further physical meeting was scheduled on 7 February 2019 to review the comments received through the public consultation.

AP15.9	To update the EPC 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 – 15<sup>th</sup> MSG MCP meeting**

<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
Patrice Hertzog	Crédit Mutuel	Yes
Tbd <i>alternate</i> Charlie Craven	EPIF (Amex)	Apologies
Karel Wouters	Febelfin (Bancontact)	Apologies
Sergio Cano Magdalena <i>alternate</i> Alain Gomez	BBVA	Apologies
<b>ECSG</b>		
Martin Haussmann	Verifone	Yes
Guido Hogen	Smart Payment Association	Yes
Cédric Sarazin <i>alternate</i> Emiliano Anzellotti	Cartes Bancaires  Bancomat	Apologies
<b>ERPB WG</b>		
Tbd <i>alternate:</i> David Stephenson	ECPA	
Jean Allix <i>alternate</i> Farid Aliyev	BEUC	Apologies
Christian Schollmeyer	ESBG	
Andy Fulton <i>alternate:</i> Agnes Revel	Visa	Apologies
Esteban Martin <i>alternate</i> Mark Kamers	MasterCard	Apologies  Yes
Christian Delporte <i>alternate:</i> Bastien Latge Mike Harding	EMVCo	Apologies
Annett Pietrowiak <i>alternate:</i> Marcus Härtel	Eurosystem	Yes
Peter van Leeuwen	KPN	Apologies
<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
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15.2	To check on the applicability of Art13 of the RTS on card payments with the EPC legal counsel	M. De Soete	By 21 September 2018
15.3	To check on the applicability of Art13 of the RTS on card payments	A. Pietrowiak	By 21 September 2018
15.4	To add a reference to the EBA clarification document in a footnote in Annex 1	M. De Soete	ASAP
15.5	To check the accuracy of the last paragraph of section 6	P. van Leeuwen	By 21 September 2018
15.6	To prepare an updated version of the White paper and distribute for MSG MCP review	M. De Soete	By 7 September 2018
15.7	To review the final draft of the White paper and circulate comments in the MSG	All MSG MCP members	By 20 September 2018
15.8	To prepare a draft questionnaire for the public consultation.	M. De Soete	By 21 September 2018
15.9	To update the EPC meeting calendar	M. De Soete	ASAP

**ANNEX III**  
**MSG MCP 2018-2019**  
**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
21 September 2018	Skype meeting from 9hrs till 11hrs
7 February 2019	EPC Secretariat

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