

Approved Minutes 2nd meeting MSG MSCT Plenary 7 September 2018

Circulation: MSG MSCT
Restricted: No

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting and welcomed the participants to the 2nd meeting of the ad-hoc multi-stakeholder group on mobile initiated SEPA credit transfers, including SCT Instant (MSG MSCT). D.-I. Flatraaker thanked P. Spittler and EuroCommerce for offering the meeting facilities.

2. Roll call of delegates

Two new representatives for the EPC were introduced: Meelis Nurk from the Estonian Banking Association and Andrea Coggerino from ABI. The group was further informed that Ellen Halden from DNB Bank would replace A. Schindler as EPC representative (see MSG MSCT 003-18v1.1).

The list of participants to the meeting may be found in Annex I.

3. Approval of the agenda

The proposed meeting agenda (MSG MSCT019-18v0.2) was reviewed and subsequently approved.

4. Approval minutes 1st MSG MSCT meeting

The draft minutes of the 1st meeting (MSG MSCT 009-18v0.2) held on 25 May 2018 were reviewed on screen. It was agreed to refer to the MSG MSCT meeting as a Plenary in view of the other "Work-stream" meetings and to change the title of the minutes accordingly. A further update was made on screen on the reporting by J. Allix under item 6. The minutes were subsequently approved and will be distributed as version 1.0. The approved minutes will also be published under the dedicated section on the EPC website.

Next the action points were reviewed – their status is reflected in the list below:

Ref. AP	Action	Owner	Due date/ status
1.1.	Distribute an e-mail for the nomination of alternates	M. De Soete	ASAP/Closed
1.2.	Distribute the presentation on SCTs and Instant SCTs + links to SCT and SCT Instant rulebooks	M. De Soete	ASAP/Closed
1.3.	Update the MSCT ToC and distribute to MSG	M. De Soete	By 20 June 2018/Closed
1.4.	To distribute the ERPB report on MCPs	M. De Soete	ASAP/Closed

1.5.	To set-up a meeting of the workstream on MSCT use cases on 22 June 2018	M. De Soete	In due time/Closed
1.6.	To prepare a description of a customer journey for review and discussion at the workstream meeting 22 June 2018	Eurocommerce representatives	By 15 June 2018/Closed
1.7.	To set-up a meeting of the workstream on security and risk on 29 August 2018	M. De Soete	In due time/Closed
1.8.	To distribute the W3C presentation	M. De Soete	ASAP/Closed
1.9.	To distribute the updated version of the EPC QR code document	M. De Soete	ASAP/Closed
1.10.	To provide an insight into the timelines for the W3C deliverables	D. Dardailler	At next MSG MSCT meeting/Open
1.11.	To provide a more readable version of the diagrams on SEPA transfers in the W3C presentation	D. Dardailler / I. Jacobs	ASAP/Closed
1.12.	To distribute the HPS presentation	M. De Soete	ASAP/Closed
1.13.	To prepare a MSG MSCT meeting calendar	M. De Soete	ASAP/ Closed, see Annex III
1.14.	To launch Outlook invitations for all meetings	M. De Soete	ASAP/Closed

5. MSG MSCT organisation

The group was informed about the creation of a dedicated section on the EPC website on MSCT. According to the mandate (MSG MSCT 001-18v1.0), the agenda and approved minutes of the MSG MSCT plenary meeting will be posted in this section (see

<https://www.europeanpaymentscouncil.eu/what-we-do/other-sepa-payments/sepa-goes-mobile/ad-hoc-multi-stakeholder-group-mobile-initiated>).

M. De Soete reported about new applications she received since the 1st meeting for participation to the MSG MSCT. As specified in the mandate, the group agreed to establish an MSG MSCT Interest Group (IG) but to await more mature versions of the

documents under development before distributing them for review and comments to this group.

6. Presentation by GS1

The Co-Chairs welcomed Ercan Kilic from GS1 for a presentation on the Hippos project of GS1 Germany. E. Kilic, provided first an insight into the GS1 organisation that is focused on efficiency in the traditional supply chain, including retailers and manufacturers. They have 2,500 employees and have a representation in multiple countries. They operate a license-based model for the issuance of an identification number for companies that is used as a prefix in the barcode or Global Trade Item number (GTI) for products.

He reported on the Hippos (Händlerbasiertes Instant Payment am POS) in Germany which is intended to become an in-store instant payment solution at the POI but also aims to be extended in a later stage to e-commerce and P2P payments. They intend to define a standard and process flow for instant payment acceptance in the retail business through co-operation of various stakeholders. The aim is to operate a directory service to enable interoperability for in-store payments. The service would issue a license number versus an IBAN ID / IBAN and would allow the identification of customers (consumers and merchants) but also PSPs would need to be subscribed to the service that would be based on a yearly license fee. The aim is to cover both NFC and QR-code based technologies at the POI. He further informed about a white paper they published and a summit that was held on 29 May 2018. He provided some very brief insights into the on-boarding process and the transaction flow at the POS.

He further informed that the QR-code they intend to use is not based on an existing standard. Upon a question raised on the strong customer authentication with respect to PSD2, no information could be provided.

AP2.1	To distribute the presentation made by GS1	M. De Soete	ASAP
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7. Work-stream (WS) MSCT use cases

Next, a report was given on the two WS meetings held on 22 June 2018 and 28 August 2018 for which the agenda's (MSG MSCT 010-18 and MSG MSCT 018-18) and reports (MSG MSCT 016-18 and MSG MSCT 027-18) were shared with the plenary prior to the meeting. Both WS meetings strongly focused on a review and analysis of the contributions received. Whereas good progress has been made on the MSCT use cases for P2P payments and the WS is awaiting an updated contribution for the C2B use cases from the retail sector (EuroCommerce).

During the last WS meeting, a presentation was made by M. Battistella on the work done by the EIPP Multi-Stakeholder Group on "Request-to-pay". The WS proposed to develop a B2B MSCT use case illustrating the usage of this feature, which was agreed by the plenary.

AP2.2	To develop a use case based on 'Request to pay' for review at next WS MSCT use cases	M. De Soete	In due time
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The WS also briefly reviewed the two documents (MSG MSCT012-18, MSG MSCT 013-18v0.2) including the dedicated diagrams for SCT and PISP initiated SCTs for web-based payments. Those diagrams had been reviewed and commented by EPC representatives involved with the SCT and SCT Instant scheme rulebooks. Due to time constraints and the fact that it was too difficult to read the diagrams on screen, these comments could not be reviewed in detail during the meeting. Therefore, the following APs were agreed:

AP2.3	To prepare draft comments on the W3C documents on SCTs and distribute for review to the MSG MSCT before sending them to W3C	M. De Soete	ASAP
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The W3C also informed prior to the MSG MSCT meeting about the publication of their new Web Authentication standard which can be viewed via the following link:
<https://www.w3.org/TR/webauthn/>

AP2.4	To review and include reference to W3C document on the Web authentication standard in the MSCT IIGs	M. De Soete with WS Risk & Security	At next WS Risk & Security meeting
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8. MSCT use cases

Next the updates to the document MSCT use cases (MSG MSCT 006-18v0.3.2) were briefly shown on screen. It was agreed that the group should focus on open models and that the challenges and gaps that prevent interoperability should be identified by further analysing the MSCT use cases.

It was also agreed that one-leg transactions will not be covered now since they are still under discussion within the SEPA SCT schemes.

AP2.5	To add a re-discussion one-leg transactions once clarified by the SEPA SCT schemes to the agenda	M. De Soete	In due time
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It was further clarified that the payer's ASPSP may introduce a maximum amount for the SCT but that there is no limit on the beneficiary's ASPSP side.

It was further agreed that the focus of the MSCT IIGs should be on payments but that the group should check afterwards if there are no blocking factors for other retail services such as loyalty, couponing, etc.

AP2.6	To put a review on blocking factors w.r.t. retail services before finalisation of the MSCT IIGs on the agenda	M. De Soete	In due time
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9. Work-stream (WS) Risk & Security

The agenda (MSG MSCT 017-18) and report (MSG MSCT 028-18) of the 1st WS meeting held on 29 August 2018 were shared with the plenary prior to the meeting.

The proposed decomposition of the SCT transaction flow (MSG MSCT 024-18) as prepared by the WS was shown on screen and updates needed were identified and would be further discussed in the next WS meeting on MSCT use cases on 28 September 2018.

The first draft document on security aspects for MSCT (MSG MSCT 022-18v0.2), which was reviewed during the WS meeting, was shown on screen and the problems with the interpretation of the RTS with respect to the application of the strong customer authentication and dynamic linking for MSCT were briefly highlighted. The following AP was agreed:

AP2.7	To check on applicability of exemptions of RTS for MSCT in view of proximity technologies / remote payment use cases	R. Romme, M. Plooij	Before next MSG MSCT meeting
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10. MSCT IIGs

The group was informed that the WS Risk & Security also reviewed and updated the proposed Table of Content (MSG MSCT002-18v0.3.1) for the MSCT Interoperability Implementation Guidelines in view of some security related topics they would like to see covered in the document. The updates were reviewed on screen during the plenary meeting and no further comments were raised.

Next M. De Soete briefly introduced the first draft she prepared for the chapter 0 (Document information), chapter 1 (General) and chapter 2 (High level principles) of the MSG IIGs document (MSG MSCT026-18v0.1). She invited everybody to carefully check more in particular the chapters 2 and 3 so that a more detailed review could be undertaken at the next MSG MSCT meeting.

Following a comment made by P. Spittler on the definition of POI, the following AP was agreed:

AP2.8	Reconsider the definition of POI and prepare a proposal for review at next MSG MSCT meeting	M. De Soete	In due time
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11. Liaison and monitoring

This item was not further discussed since no input was available.

12. Next steps

It was agreed to cancel the meeting on 12 October 2018 and let the two work-streams further progress with their work before having a review of their results in the plenary.

13. A.O.B.

It was agreed that as part of the work an analysis should be conducted on the different formats of QR-codes used for SCTs. The following AP was agreed:

AP2.9	To check on the specifications for the QR code used in India and Singapore	M. De Soete	In due time
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Next, a meeting calendar was agreed for Q1 2019.

AP2.10	To update the MSG MSCT meeting calendar	M. De Soete	ASAP
AP2.11	To distribute Outlook invitations for the 2019 meetings	M. De Soete	ASAP

The next MSG MSCT plenary meeting will take place on 12 November 2018 from 10hrs till 16hrs at EuroCommerce in Brussels.

14. Closure of the meeting

The Co-Chairs closed the meeting around 16h00 and thanked all participants for the valuable meeting and the interactive discussions.

ANNEX I
List of participants – 2nd MSG MSCT meeting
7 September 2018

Name	Affiliation	Attendance
Co-Chairs		
Dag-Inge Flatraaker	EPC (DNB Bank)	Yes
Pascal Spittler	EuroCommerce (Ikea)	Yes
EPC - MTF CTLP / MPWG		
Patrice Hertzog	Crédit Mutuel	Yes
Olivier Felique	KBC	Yes
David Callanan	BPFI (AIB)	
Meelis Nurk	Estonian Banking Association	Yes
Ellen Halden	DNB Bank	Yes
Philippe Evenot	La Banque Postale	Yes
Andrea Cogerino	ABI (Intesa)	Yes
Vendors / Manufacturers		
Guido Hogen	Smart Payment Association	Yes
Timur Suyargulov <i>alternate:</i> Dmitry Yatskaer	OpenWay	Apologies Yes
Gilles Réant	HPS Worldwide	Yes
Service Providers		
Otto Vos	Payconiq	Apologies
Henrik Hodam <i>alternate:</i> Thomas Feiler	EquensWorldline	Yes
Dainius Burneika <i>alternate:</i> Justas Grauzinis	UAB „Mobilieji mokėjimai“ (MOQ)	Apologies
Hans Rainer van de Berg	Van den Berg AG	Apologies
Marco Polissi	SIA S.p.A.	Yes
Paolo Martino	TAS Group	Apologies
Grzegorz Leńkowski	National Clearing House KIR	Apologies
tbd	PISP	
Retailers		
Michel van Mello	EuroCommerce (Colruyt)	Yes
Marina Fajardo Alamo	Carrefour	Yes
Gilles Bourron	Total	Apologies
EACT		
Massimo Battistella	EACT	Apologies
BEUC		
Jean Allix	BEUC	Yes
Standard / Industry Organisations		
Daniel Dardailler		

<i>alternate:</i> Ian Jacobs	W3C	Apologies
Peter van Leeuwen	GSMA	Apologies
Pierre-Yves Marche	GSMA	Apologies
Observers		
Mirjam Plooij <i>alternate:</i> Paul Capocci	ECB	Yes
Axelle Waterkeyn <i>alternate:</i> Karine Schummer	NBB NBB	Apologies
Roxane Romme	European Commission	Yes
Guests		
Ercan Kilic	GS1	Yes
Jean-Yves Jacquelin	EPC (SEM WG Chair)	Yes
Secretariat		
Marijke De Soete	EPC	Yes

ANNEX II

Action points September 2018

Ref. AP	Action	Owner	Due date/ status
1.15	To provide an insight into the timelines for the W3C deliverables	D. Dardailler	At next MSG MSCT meeting/Open
2.1	To distribute the presentation made by GS1	M. De Soete	ASAP
2.2	To prepare draft comments on the W3C documents on SCTs and distribute for review to the MSG before sending to W3C	M. De Soete	ASAP
2.3	To develop a use case based on 'Request to pay' for review at next WS MSCT use cases	M. De Soete	In due time
2.4	To review and include reference to W3C document on the Web authentication standard in the MSCT IIGs	M. De Soete with WS Risk & Security	At next WS Risk & Security meeting
2.5	To add a re-discussion one-leg transactions once clarified by the SEPA SCT schemes to the agenda	M. De Soete	In due time
2.6	To put a review on blocking factors w.r.t. retail services before finalisation of the MSCT IIGs on the agenda	M. De Soete	In due time
2.7	To check on applicability of exemptions of RTS for MSCT in view of proximity technologies / remote payment use cases	R. Romme, M. Plooij	Before next MSG MSCT meeting
2.8	Reconsider the definition of POI and prepare a proposal for review at next MSG MSCT meeting	M. De Soete	In due time
2.9	To check on the specifications for the QR code in Singapore and India	M. De Soete	In due time
2.10	To update the MSG MSCT meeting calendar	M. De Soete	ASAP
2.11	To distribute Outlook invitations for the 2019 meetings	M. De Soete	ASAP

ANNEX III

MSG MSCT 2018-2019 Meeting Calendar

MSG MSCT meetings	MSG MSCT Work Stream meetings	Venue
2018		
25 May 2018		EBF
	22 June 2018 Work-Stream MSCT Use cases	EPC
	28 Augustus 2018 Work-Stream MSCT Use cases	EPC
	29 Augustus 2018 Work-Stream Risk & Security	EPC
7 September 2018		EuroCommerce
	28 September 2018 Work-Stream MSCT Use cases	EPC
	17 October 2018 Work-Stream Risk & Security	EuroCommerce
	5 November 2018 Work-Stream MSCT Use cases	EPC
12 November 2018		EuroCommerce
	4 December 2018 Work-Stream MSCT Use cases	EPC
	5 December 2018 Work-Stream Risk & Security	EPC
13 December 2018		tbd
2019		
24 January 2019		tbd
26 February 2019		tbd
28 March 2019		tbd

All physical meetings will be held from 10hrs till 16hrs, except otherwise indicated.

All meeting will be held at the EPC premises unless otherwise indicated.