## Mobile Initiated SEPA Credit Transfers (SCT) Interoperability Implementation Guidelines including SCT Instant

Feedback questionnaire

This document (MSCT IIGs) has been published on the EPC website on 23 May 2019.

The multi-stakeholder group that was involved in the development of this document looks forward to receiving feedback and comments from the various communities and stakeholders on the published document MSG MSCT 026018v0.9 through this feedback questionnaire by e-mail by 24 August 2019.

It is important to note that the document only addresses the aspects of MSCTs which are residing in the co-operative space in the mobile ecosystem. Therefore, the definition of business cases or the analysis of the MSCT value chain fall outside the scope of this document.

In order to help developing a successful MSCT ecosystem that provides value for all, it is very important to gather industry opinion and feedback regarding these guidelines. The multi-stakeholder group values your opinion and welcomes any feedback and comments that you can provide regarding the document.

**Please complete this feedback form and return it by e-mail prior to 24 August 2019 to:**

e-mail: [mp.consultation@epc-cep.eu](mailto:mp.consultation@epc-cep.eu)

Thank you in advance for your kind co-operation.

Yours sincerely,

Dag-Inge Flatraaker

Pascal Spittler

**Co-Chairs multi-stakeholder group**

# Section 1: Your Details

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| **Name:** |  |
| **Title/position:** |  |
| **Organisation:** |  |
| **E-mail Address:** |  |
| **Role in the ecosystem:**  **(highlight the appropriate role)** | PSP, AS-PSP, PISP, AISP, please specify: |
| MNO |
| Mobile wallet provider |
| TSM, TTP, please specify: |
| Other service provider; please specify: |
| Payment Scheme: |
| Industry/Standards Organisation |
| Manufacturer: |
| Customers, Consumers, Merchants; please specify: |
| Other (please specify): |
| **Geographic coverage of your services/ organisation:**  **(highlight the appropriate region(s))** | Europe (and if relevant please specify region(s) in Europe): |
| Asia |
| North America |
| South America |
| Africa |
| Australasia |
| Worldwide |

**Data Privacy/Confidentiality**

Please state if you wish your name and that of your organisation to remain anonymous as part of the consultation feedback review process:

Yes ❑ or No ❑

# Section 2: Overall Opinion on the document

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| **Question: What is your overall opinion on the document, its scope and objectives? Do you have any general opinion on the technologies covered and the level of detail provided?** |
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# Section 3: Detailed feedback on the different chapters in the document

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| **Question: What is your overall opinion of each chapter?**  **Please also indicate whether there are aspects missing that should be addressed in a next version of the document** | |
| **Executive Summary** | |
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| **Chapter 1: Document information** | |
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| **Chapter 2: General** | |
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| **Chapter 3: High-level principles** | |
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| **Chapter 4: SCT Instant and SCT Scheme Overview** | |
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| **Chapter 5: Mobile Initiated SEPA Credit Transfers** | |
| **5.1 Introduction** |  |
| **5.2 MSCT Transaction** |  |
| **5.3 MSCT Provisioning and life cycle management** |  |
| **5.4 Relevant stakeholders in the MSCT ecosystems** |  |
| **Chapter 6: MSCT Service Management** | |
| **6.1 Introduction** |  |
| **6.2 MSCT application life-cycle** |  |
| **Chapter 7: MSCT use cases** | |
| **7.1 Introduction** |  |
| **7.2 Person-to-Person (P2P) payments** |  |
| **7.3 Consumer-to-Business (C2B) payments** |  |
| **7.4 Business-to-Business (B2B) payments** |  |
| **7.5 Applicability of MSCTs** |  |
| **Chapter 8 : MSCT Transaction aspects** | |
| **8.1 Introduction** |  |
| **8.2 Payer identification/authentication** |  |
| **8.3 Strong Customer Authentication** |  |
| **8.4 Transaction Authentication and Dynamic Linking** |  |
| **8.5 Transaction Risk Analysis** |  |
| **8.6 MSCT Risk management** |  |
| **8.7 Acknowledgements/**  **Notifications** |  |
| **8.8 Transaction logging in the MSCT application** |  |
| **Chapter 9: Generic security guidelines for the customer-to-PSP space** | |
| **9.1 Introduction** |  |
| **9.2 Threats** |  |
| **9.3 Generic security requirements** |  |
| **9.4 Overview** |  |
| **Chapter 10: Security considerations for the payer-to-beneficiary space** | |
| **10.1 Proximity technologies** |  |
| **10.2 Web-based payments** |  |
| **10.3 Merchant applications** |  |
| **10.4 Additional security measures** |  |
| **Chapter 11: Security guidelines for mobile devices** | |
|  | |
| **Chapter 12: Security guidelines for MSCT applications** | |
| **12.1 Software-based mobile applications** |  |
| **12.2 SE-based mobile applications** |  |
| **Chapter 13: Security guidelines for CDUVMs** | |
|  | |
| **Chapter 14: Guidelines for customer on-boarding by MSCT service providers** | |
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| **Chapter 15: MSCT supporting services** | |
| **15.1 Introduction** |  |
| **15.2 PISPs** |  |
| **15.3 SEPA Proxy Lookup Service** |  |
| **15.4 Request-to-Pay** |  |
| **Chapter 16: MSCT standards, specifications and white papers** | |
|  | |
| **Chapter 17: MSCT Interoperability aspects** | |
| **17.1 Introduction** |  |
| **17.2 Interoperability analysis** |  |
| **17.3 Interoperability solutions** |  |
| **Do you have any comments on the proposed QR-code?** |  |
| **Any comments to the MSCT service layer?** |  |
| **Chapter 18: Additional Challenges and opportunities** | |
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| **Chapter 19: Conclusions** | |
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| **Annex B: Overview MSCT use cases** | |
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## Thank you for completing this questionnaire!