

## Draft

# Terms of Reference Work-stream Mobile Initiated SEPA Credit Transfer<sup>1</sup> (MSCT) technical interoperability

*For review by MSG MSCT*

**Scope:** Analysis of MSCT technical interoperability challenges aspects as identified in the draft Mobile Initiated SEPA Credit Transfer Interoperability Implementation Guidelines (including SCT Inst) (MSCT IIGs – MSG MSCT026-18) for public consultation.

**Rationale:** The draft MSCT IIGs that will be published for a 3-month public consultation have identified the following main challenges to achieve pan-European MSCT interoperability:

- the standardisation of the payee/transaction data exchanged between the payer and payee e.g. by the specification of an MSCT QR-code, enabling multiple payment contexts;
- the availability of a technical infrastructure for interoperability, to interconnect the different MSCT service providers<sup>2</sup> notably for the support of token/proxy-based MSCTs and MSCT confirmation and notification messages to customers (payers and beneficiaries).

The aim is that the new technical work-stream further analyses these challenges and evaluate the different possible solutions. This should result in a document that includes recommendations for the standardisation of exchanged payee/transaction data and for the implementation of the missing “interoperability infrastructure”.

**Deliverable:** Document with implementation recommendations to address the MSCT interoperability infrastructure for approval by the MSG MSCT.

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<sup>1</sup> Including SCT Instant

<sup>2</sup> A service provider that offers an MSCT service to a payer and/or beneficiary based on a SCT Instant or SCT payment transaction. This may involve the provision of an MSCT application for download on the customer’s mobile device or the provision of dedicated software for the merchant POI. As an example, an MSCT service provider could be an ASPSP, a mobile P2P payment service provider or any party acting as a PISP.



The intellectual property rights, copyright and rights of development and disposal related to the deliverable of the work-stream will reside exclusively with the EPC.

**Time horizon:** The work-stream is expected to start work in June 2019 and produce the deliverable by Q4 2019.

**Participants and chairmanship:** The work-stream is established under the ad-hoc multi-stakeholder group on MSCTs (MSG MSCT) and is expected to regularly provide updates to the MSG Plenary. It will be co-chaired by the MSG MSCT co-chairs.

It shall be composed of technical experts through a call for participation in the MSG MSCT and in addition, an open call for participation on the EPC website in May 2019. Kindly note that the present call for nominations is subject to the provisions of the attached privacy disclaimer.

The composition of the work-stream shall be well balanced in terms of technical skills and experience with the provision of MSCT services and should be composed of maximum 20 participants. More in particular, in view of the infrastructure analysis to be made, dedicated technical experts e.g., with API or messaging experience, from existing MSCT service providers are encouraged to join the work-stream.

Proposed nominations will be solicited by **31 May 2019** and should include a motivation letter with a description of proven technical expertise on the topic, and are to be sent to [secretariat@epc-cep.eu](mailto:secretariat@epc-cep.eu).

The members of the work-stream will at all times execute their mandate in accordance with the stipulations of the EPC Code of Conduct on competition law (EPC212-14), as amended from time to time.

Members of the work-stream should as a matter of principle refrain from processing any personal data accessed or obtained through their membership unless and to the extent required to fulfil their normal EPC duties, as described in the present terms of reference or in any other relevant procedural or policy document (e.g. EPC Charter, Internal Rules). This principle shall apply mutatis mutandis to any observers, guests or other third parties (partly) attending one or more meetings of the work-stream. The EPC Data Protection and Privacy Policy (document EPC024-18) provides further guidance in this context.

**Rules of procedure:** The rules specified in the MSC MSCT mandate (MSG MSCT001-18v1.0) apply.