

## Approved Minutes 6<sup>th</sup> meeting MSG MSCT Plenary 15 April 2019

**Circulation: MSG MSCT**  
**Restricted: No**

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### 1. Welcome and opening of the meeting

The Co-Chairs opened the meeting and welcomed the participants to the 6<sup>th</sup> 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

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

### 3. Approval of the agenda

The proposed meeting agenda (MSG MSCT029-19v0.2) was reviewed on screen and subsequently approved.

### 4. Approval minutes 5th MSG MSCT meeting

The draft minutes of the 5<sup>th</sup> Plenary meeting (MSG MSCT 019-19v0.2) held on 26 February 2019 were reviewed on screen. The minutes were 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	Status/Due date
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/Open
3.12	To put the topic of decoupled versus in-app MSCTs on the agenda of the next WS Risk & security meeting	M. De Soete	In due time/Postponed till next WS meeting/Closed
3.13	To enter the question reflected in MSG MSCT040-18 into the EBA Q&A tool	M. De Soete	ASAP/On hold

5.1	To invite an EPC SEM WG representative to the next meeting WS MSCT use cases	M. De Soete	In due time/Closed
5.2	To distribute MSG MSCT 016-19 to the group	M. De Soete	ASAP/Closed
5.3	To enter the 3 PSD2/RTS related question in the EBA Q&A tool	M. De Soete	ASAP/Closed
5.4	To delete the description of the functional building blocks in section 6	M. De Soete	In due time/Closed
5.5	To provide definitions for IRP, RRP and SPL service	H. Hodam	ASAP/Closed
5.6	To update the SPL section in the MSCT IIGs	H. Hodam	By 15 March 2019/Closed
5.7	To request text for a section on Request-to-Pay function to M. Battistella and Valentin Vlad by 15 March 2019	M. De Soete	ASAP/Closed
5.8	To distribute the updated MSCT IIGs for MSG review with comments template	M. De Soete	By 1 April 2019/Closed
5.9	To review the draft MSCT IIGs and provide comments using the dedicated template	All MSG MSCT participants	By 12 April 2019/Closed
5.10	To distribute the ToR of the ECSG Digital Payments TF	M. De Soete	ASAP/Closed
5.11	To add a paragraph on POI requirements and refer to the ECSG DPTF work in the MSCT IIGs	M. De Soete	In due time/Closed
5.12	To update the MSG MSCT meeting calendar	M. De Soete	ASAP/Closed

## 5. New ERPB WG on Instant Payments at POI

A status was provided on this new ERPB group. A questionnaire (ERPB Inst@POI 09-19v1.0) has been developed by the group for the stocktaking exercise on instant credit transfer payments at the POI which was shared with the MSG prior to the meeting. Almost all replies to this questionnaire have been received except for two countries. The next meeting of the group to review the inputs is planned on 20 May 2019. A report on the results is due for the ERPB Board meeting on 13 June 2019.

P. Evenot made a remark that it seems that the EPC is looking into the development of a brand name for instant payments. Since no further information on this was available the following AP was agreed:

AP6.1	To check on the creation of a brand/mark for instant payments by the EPC	D.-I. Flatraaker/M. De Soete	For next MSG MSCT meeting
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## 6. New EPC ad-hoc multi-stakeholder group on Request-to-Pay

The Plenary was informed about the approval of the composition of the new EPC ad-hoc multi-stakeholder group (MSG) on “Request-to-Pay” (RTP) at the EPC Board meeting in March 2019. The final terms of reference of the group (EPC 251-18v1.0) were shared with the Plenary prior to the meeting. The relevant MSCT use cases developed by the MSG MSCT will be taken as input to the work of this new MSG. The group will not only look into the implementation of “Request-to-Pay in the interbank space but will also address the customer space.

The first meeting of this new MSG took place on 4 April 2019 and mainly focused on a discussion regarding which payment data elements need to be exchanged in a “Request-to-Pay”.

A comment was made that “Request-to-Pay” may also be an interesting feature to investigate further for SDD.

## 7. Work-Stream (WS) MSCT use cases

Next, a status report was provided on the WS MSCT use cases that held their last meeting on 26 March 2019. The agenda and report of this WS meeting had been shared with the MSG MSCT prior to the meeting. The WS was able to review and agree on the various documents: the draft MSCT QR-code, the guidelines for customer on-boarding by MSCT service providers and the interoperability aspects. All the updated versions of these documents have in the meanwhile been integrated into the MSCT IIGs (see item 9).

## 8. Work-Stream (WS) Risk & Security

Next, a status report was provided on the WS Risk & security, following their meeting on 27 March 2019 for which the agenda and report had been shared with the MSG MSCT prior to the meeting.

The WS finalised their document on MSCT risk and security aspects by discussing the open issues left. All parts of this document have been integrated in multiple chapters into the MSCT IIGs. The WS also reviewed during their meeting the guidelines for customer on-boarding by MSCT service providers.

## 9. MSCT IIGs

M. De Soete presented on screen the various updates and additions made to the document (MSG MSCT 026-18v0.7) that had been distributed prior to the meeting. A detailed review was conducted on chapter 7 on the MSCT interoperability issues and a discussion was held which conclusions should be reflected in the final chapter. Also some editorial changes were agreed such as the consistent usage of the word "beneficiary" instead of "payee", the usage of the word MSCT service provider. The retail sector identified as an additional challenge for chapter 18 the recognition by the payer of the "beneficiary name", for which they agreed to provide some text. Some of the challenges related to mobile payments, identified in the 2015 ERPB report on "Mobile and card-based contactless proximity payments" remain valid and would also be briefly reflected in chapter 18.

It was agreed that the updated document would be distributed for a final review by the MSG MSCT Plenary members and an additional skype meeting would be set-up to finalise the document. In parallel, the EPC legal counsel would also conduct a legal review of the document.

The following APs were agreed:

AP6.2	Replace MSCT provider by MSCT service provider in the MSCT IIGs	M. De Soete	ASAP
AP6.3	To update the chapter 18 with the additional challenges identified at the meeting	M. De Soete	ASAP
AP6.4	To provide text for the challenge on Beneficiary name recognition by the customer	P. Spittler/M Van Mello	By 18 April 2019
AP6.5	To distribute the updated MSCT IIGs for final MSG review	M. De Soete	By 19 April 2019
AP6.6	To review the final MSG MSCT and prepare comments for review during the MSG MSCT skype meeting on 30 April 2019	All MSG members	By 29 April 2019

## 10. Questionnaire for the public consultation

The Plenary was informed that a dedicated questionnaire would be developed for the 3-month public consultation on the MSCT IIGs that would be shared with the group prior to the skype meeting on 30 April 2019. It was agreed to include a specific questions on the proposed draft MSCT QR-code to collect maximum input on this topic.

AP6.7	To prepare a draft questionnaire for the public consultation for review	M. De Soete	By 26 April 2019
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	during the MSG MSCT skype meeting on 30 April 2019		
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## 11. Liaison and monitoring

### ECSG

The new Digital Payments Task Force (DPTF) under the ECSG to address the co-existence of card with non-card based payment at the POI held a first meeting on 4 April 2019. In the absence of P. Hertzog no report on this meeting could be provided. However, the group agreed that a reference to the work by the DPTF would be included in an appropriate place into the MSCT IIGs.

### ETSI

M. De Soete informed that she had received an e-mail from the ETSI SCP group to inform about the finalisation of the specification of a "Smart Secure Platform" following the recommendation made in 2015 in the ERPB report on "Mobile and card-based contactless proximity payments". The document and the related liaison statement were shared with the group prior to the meeting. No further questions about this topic were raised.

## 12. Next steps

The Plenary was informed that the two works-streams will be put dormant during the 3-month public consultation on the MSCT IIGs but that a new work-stream would be established consisting of technical experts to further investigate the technical and security issues related to the main interoperability challenges identified for MSCTs. A terms of reference document for this work-stream would be developed and it was agreed to set-up a dedicated skype meeting to review this document. The aim is to distribute the document amongst the MSCG MSCT members but also to publish it on the EPC website.

Next the group agreed on further meeting dates for 2019.

AP6.8	To set-up a MSG MSCT skype meeting on 7 May 2019 for the review of the draft ToR of a new WS on technical interoperability	M. De Soete	In due time
AP6.9	To update the MSG MSCT meeting calendar	M. De Soete	ASAP/see Annex

## 13. A.O.B.

The MSG MSCT skype meeting on 30 April 2019 to review the final MSCT IIGs was confirmed.

## 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 – 6<sup>th</sup> MSG MSCT meeting**  
**15 April 2019**

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

<b>EACT</b>		
Massimo Battistella	EACT	Yes
<b>BEUC</b>		
Jean Allix	BEUC	Apologies
<b>Standard / Industry Organisations</b>		
Ian Jacobs	W3C	
Peter van Leeuwen	GSMA	Apologies
Pierre-Yves Marche	GSMA	Apologies
<b>Observers</b>		
Mirjam Plooij <i>alternate:</i> Paul Capocci	ECB	Yes
Axelle Waterkeyn <i>alternate:</i> Karine Schummer	NBB  NBB	Yes
Roxane Romme <i>alternate:</i> Katarzyna Kobylinska-Hillard	European Commission	Yes
<b>Secretariat</b>		
Marijke De Soete	EPC	Yes

## ANNEX II

### Action Points

Ref. AP	Action	Owner	Status/Due date
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/Open
3.13	To enter the question reflected in MSG MSCT040-18 into the EBA Q&A tool	M. De Soete	ASAP/On hold
6.1	To check on the creation of a brand/mark for instant payments by the EPC	D.-I. Flatraaker/M. De Soete	For next MSG MSCT meeting
6.2	Replace MSCT provider by MSCT service provider in the MSCT IIGs	M. De Soete	ASAP
6.3	To update the chapter 18 with the additional challenges identified at the meeting	M. De Soete	ASAP
6.4	To provide text for the challenge on Beneficiary name recognition by the customer	P. Spittler/M Van Mello	By 18 April 2019
6.5	To distribute the updated MSCT IIGs for final MSG review	M. De Soete	By 19 April 2019
6.6	To review the final MSG MSCT and prepare comments for review during the MSG MSCT skype meeting on 30 April 2019	All MSG members	By 29 April 2019
6.7	To prepare a draft questionnaire for the public consultation for review during the MSG MSCT skype meeting on 30 April 2019	M. De Soete	By 26 April 2019



6.8	To set-up a MSG MSCT skype meeting on 7 May 2019 for the review of the draft ToR of a new WS on technical interoperability	M. De Soete	In due time
6.9	To update the MSG MSCT meeting calendar	M. De Soete	ASAP/see Annex

## ANNEX III

### MSG MSCT 2019 Meeting Calendar

MSG MSCT Plenary	WS meetings	Location
	18 January 2019 Work-Stream MSCT Use cases	EPC
	24 January 2019 Work-Stream Risk & Security	EPC
	14 February 2019 MSCT Use cases	EPC
26 February 2019		EuroCommerce
	27 February 2019 Work-Stream Risk & Security From 9h00 till 15h00	EPC
	26 March 2019 Work-Stream MSCT Use cases	EuroCommerce
	27 March Work-Stream Risk & Security	EPC
15 April 2019		EuroCommerce
30 April 2019 Skype meeting from 10hrs till 13hrs		
7 May 2019 Skype meeting from 9hrs till 10hrs		
16 September 2019		EuroCommerce
29 October 2019		EuroCommerce / tbc

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