

# Minutes

MSG MSCT 059-19

Version 1.0

29 October 2019

Internal Use

Approved

## Minutes 7<sup>th</sup> meeting

### MSG MSCT Plenary

**Distribution:** MSG MSCT Plenary – for approval

**Meeting Date:** 16 September 2019

#### 1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 10h00 and welcomed the participants to the 7th Plenary meeting of the MSG MSCT. The new representatives from Payconiq and OpenWay were welcomed and a short introduction round was made. The list of participants and apologies may be found in Annex I.

#### 2. Approval of the agenda

The proposed meeting agenda (MSG MSCT 051-19v0.1) was reviewed and subsequently approved.

#### 3. Approval minutes 6th meeting

The draft minutes of the 6th meeting (MSG MSCT 031-19), held on 15 April 2019, were approved. They will be distributed as version 1.0.

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

Ref.	Action Point	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-under review by EPC legal officer
6.1	To check on the creation of a brand/mark for instant payments by the EPC	D.-I. Flatraaker/M. De Soete	Open

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6.2	Replace MSCT provider by MSCT service provider in the MSCT IIGs	M. De Soete	ASAP/Closed
6.3	To update the chapter 18 with the additional challenges identified at the meeting	M. De Soete	ASAP/Closed
6.4	To provide text for the challenge on Beneficiary name recognition by the customer	P. Spittler/M Van Mello	By 18 April 2019/Closed
6.5	To distribute the updated MSCT IIGs for final MSG review	M. De Soete	By 19 April 2019/Closed
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/Closed
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/Closed
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/Closed
6.9	To update the MSG MSCT meeting calendar	M. De Soete	ASAP/see Annex/Closed

#### 4. MSCT IIGs

M. De Soete provided an update on the public consultation on the Mobile Initiated SCT Interoperability Implementation Guidelines (MSCT IIGs), for which the public consultation was extended till 16 September 2019 in view of some requests received and the consultation running over the holiday period. A document with the consolidated comments received so far (MSG MSCT 052-19v0.1) was distributed to the group prior to the meeting.

The generic comments were reviewed on screen and briefly discussed during the meeting. The proposed resolutions for those comments are reflected in MSG MSCT 052-19v0.2.

It was furthermore decided to establish an ad-hoc group consisting of representatives of the Workstreams MSCT Use Cases and Risk & Security to analyse all other comments received and to update the document while preparing a disposition of comments. The group agreed to set-up a dedicated skype meeting of this ad-hoc group on 7 October 2019.

The aim is to resolve all comments received before end October 2019 so that the MSG MSCT can review the disposition of comments and the updated MSCT IIGs at their next meeting.

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The final MSCT IIGs are expected to be published on the EPC website before end November 2019, subject to EPC Board approval on 20 November 2019.

The following APs were agreed:

AP7.1	To distribute the updated document MSG MSCT 052-19 after closure of the public consultation	M. De Soete	ASAP
AP7.2	To set-up a skype meeting of the MSG MSCT subgroup to review and discuss the comments received through the public consultation	M. De Soete	On 7 October 2019 from 13hrs till 16hrs
AP7.3	To circulate the updated MSCT IIGs for final MSG review	M. De Soete	By 22 October 2019
AP7.4	To review the updated MSCT IIGs for approval for publication	All MSG MSCT members	By 29 October 2019

#### 5. Work-stream MSCT technical interoperability

During the summer period, the new work-stream on MSCT technical interoperability held several meetings and addressed the requirements for interconnectivity of MSCT provider back-ends for P2P payments and C2B payments based on merchant-presented QR-codes at the POI. The reports of these meetings were shared with the Plenary prior to the meeting. Several mobile payment service providers that are already offering mobile account-based services in the market today are taking part in this work-stream.

A draft document on the interconnectivity of the MSCT service providers is under development (MSG MSCT 039-19). The current version was shared with the Plenary and presented on screen during the meeting. Advice was sought from the Plenary on the process flows to be covered in the document.

The group was also informed that work-stream is trying to define a common set of minimum data elements which need to be exchanged between the payer and payee to initiate an MSCT with merchant-presented data.

Both subjects would be further discussed in detail during the next Work-stream meeting that is scheduled for 19 September 2019.

The following APs were agreed:

AP7.5	To circulate the updated document MSG MSCT039-19 (interconnectivity of MSCT	M. De Soete	In due time
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	providers) for MSG review after the next WS meeting		
AP7.6	To review MSG MSCT039-19 (interconnectivity of MSCT providers)	All MSG MSCT members	By 29 October 2019

The work-stream also received a presentation during their last meeting on the QR-code convergence initiative where a number of mobile payment providers agreed to develop a common QR-code. This presentation (MSG MSCT 048-19) was shared for information prior to the meeting with the Plenary.

**6. MSCT use cases with consumer-presented data**

The Plenary was informed about two presentations that were made during the last work-stream meeting on mobile payments at the POI based on consumer-presented data by respectively Swish and Bluecode (note that the latter is currently based on SDD and not on credit transfers). Those presentations (respectively MSG MSCT 049-19 and MSG MSCT 050-19) were shared with the Plenary for information prior to the meeting.

Since there is a strong demand from the retail sector for this type of MSCTs, the work-stream agreed to further look into these MSCTs at their next meeting.

**7. Liaison**

**ERPB WG Inst@POI**

The group was informed about the progress made in this ERPB WG. The group submitted their interim report on instant payment at the POI, reflecting the inputs received through the dedicated stocktake via Eurosystem, to the 13 June 2019 ERPB meeting.

The WG currently develops a document on the main barriers for interoperability of IPs at the POI (ERPB Inst@POI 020-19). It was explained that the document aims to reflect the main barrier identified through the following:

- The 2019 stocktake conducted by the working group in Q2 2019 (see ERPB Inst@POI 013-19v1.0);
- The barriers identified by the ad-hoc multi-stakeholder group on Mobile initiated SEPA credit transfers (SCTs), including SCT Instant (MSG MSCT) in their draft document on Mobile SCT

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Interoperability Implementation Guidelines (MSCT IIGs), currently under public consultation till 24 August 2019;

- The barriers identified by the ERPB WG API Access Scheme;
- The barriers identified by the ad-hoc multi-stakeholder group “Request to-Pay”;

and

- some additional, more business related barriers detected by the members of WG.

Next to a short description of each barrier, the document aims to define a prioritisation and assignees to resolve each barrier. The aim is that this document would be integrated in the final report to the November 2019 ERPB meeting. It should further serve as input for the proposed recommendations to be included in the final report.

### **ECSG DPTF**

P. Hertzog provided a short oral report on the activities of the Digital Payments Task force (DPTF) of the ECSG that was established to analyse the co-existence of non-card payments with card payments at the POI. The draft report produced by the group will be presented for approval to the next ECSG Board meeting. The main conclusions are that further analyses would be required on the “application selection” and on the co-existence of multiple proximity technologies at the POI and the conflicts that may arise.

AP7.7	To check if the final report of the DPTF of the ECSG could be distributed to the MSG MSCT	P. Hertzog	In due time
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### **MSG RTP**

P. Spittler provided an update on the MSG Request-to-Pay (MSG RTP). He informed that the group will hold its 3<sup>rd</sup> meeting on 18 September and normally the updated taxonomy should become available shortly after this meeting for sharing with the ERPB WG.

It was explained that the MSG is considering different use cases (taking into account, amongst others, those defined by the MSG MSCT) and also makes a distinction depending on the execution time of the (instant) SCT (immediately, deferred).

### **EMPSA**

The group was informed about the creation of a new association: the European Mobile Payment Systems Association (EMPSA) that aims to achieve interoperability amongst the different providers

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across Europe. The information available on the website [ww.empsa.org](http://ww.empsa.org) was briefly reviewed on screen, including the creation of a technical working group.

The Co-Chair, D.-I. Flatraaker clarified that various providers involved in EMPESA also have representatives in the work-stream on technical interoperability for MSCTs. The aim is to obtain more information about EMPESA at the next work-stream meeting on 19 September 2019.

AP7.8	To invite EMPESA to provide a presentation at the next meeting of the MSG MSCT on 29 October 2019	M. De Soete/ D.-I. Flatraaker	In due time
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## 8. Next steps

The group discussed further work that would be needed to analyse

- the interoperability of MSCT use cases based on consumer- presented data via QR-codes and the derived functionalities of the MSCT provider back-ends
- the interoperability of MSCT use cases for C2B payments based on other proximity technologies than QR-codes
- interconnectivity of MSCT service provider back-ends for m-commerce.

As already discussed before, it would also be useful to define a common roadmap for MSCTs.

Hence it was agreed to request for an extension of the mandate of the MSG MSCT for which the scope would be discussed at the next Plenary meeting.

AP7.9	To prepare a draft scope for the extension of the MSG MSCT for review at the next MSG MSCT meeting	M. De Soete/ Co-Chairs	By 29 October 2019
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## 9. A.O.B.

The next Plenary meeting of the MSG MSCT will be hosted by EuroCommerce on **29 October 2019** from 9h00 till 15h00.

AP7.10	To update the meeting calendar	M. De Soete	ASAP (see Annex)
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**10. Closure of the meeting**

The Co-Chairs closed the meeting and thanked all participants for the valuable discussions. D.-I. Flatraaker thanked EuroCommerce for hosting the meeting.

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**Annex 1: Participants list**

<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	Yes
Olivier Felique	KBC	Yes
Sharon Brennan	BPFI	Apologies
Meelis Nurk	Estonian Banking Association	Apologies
Ellen Halden	DNB Bank	Apologies
Philippe Evenot	La Banque Postale	Apologies
Andrea Cogerino	ABI (Intesa)	Apologies
<b>Vendors / Manufacturers</b>		
Guido Hogen	Smart Payment Association	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	Apologies  Yes
<b>Service Providers</b>		
Ivo Broeren	Payconiq	Yes
Henrik Hodam <i>alternate:</i> Thomas Feiler	EquensWorldline	Yes
Dainius Burneika	UAB „Mobilieji mokėjimai“ (MOQ)	Yes
Hans Rainer van de Berg	Van den Berg AG	
Marco Polissi	SIA S.p.A.	Yes
Paolo Martino	TAS Group	Apologies
Grzegorz Leńkowski	National Clearing House KIR	Apologies
tbd	PISP	
<b>Retailers</b>		
Michel van Mello	Colruyt, representing EuroCommerce	Yes
Marina Fajardo Alamo	Carrefour	
Gilles Bourron	Total	



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

**Annex 2: Action points**

Ref.	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-under review by EPC legal officer
6.1	To check on the creation of a brand/mark for instant payments by the EPC	D.-I. Flatraaker/M. De Soete	Open
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7.5	To circulate the updated document MSG MSCT039-19 (interconnectivity of MSCT providers) for MSG review after the next WS meeting	M. De Soete	In due time
7.6	To review MSG MSCT039-19 (interconnectivity of MSCT providers)	All MSG MSCT members	By 29 October 2019
7.7	To check if the final report of the DPTF of the ECSG could be distributed to the MSG MSCT	P. Hertzog	In due time
7.8	To invite EMPESA to provide a presentation at the next meeting of the MSG MSCT on 29 October 2019	M. De Soete/ D.-I. Flatraaker	In due time
7.9	To prepare a draft scope for the extension of the MSG MSCT for review at the next MSG MSCT meeting	M. De Soete/ Co-Chairs	By 29 October 2019
7.10	To update the meeting calendar	M. De Soete	ASAP (see Annex)

### Annex 3: Meeting Schedule

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		
	24 June 2019 Work-Stream MSCT Techn. Interoperability	EPC
	8 July 2019 Work-Stream MSCT Techn. Interoperability	EPC
	13 August 2019 Work-Stream MSCT Techn. Interoperability	EPC
16 September 2019		EuroCommerce

	19 September 2019 Work-Stream MSCT Techn. Interoperability from 9hrs till 17hrs	SPA 30
	7 October 2019 Skype meeting MSG subgroup to review the comments received through public consultation on MSCT IIGs from 13hrs till 16hrs	
	28 October 2019 Work-Stream MSCT Techn. Interoperability from 10hrs till 17hrs	EPC
29 October 2019 from 9hrs till 15hrs		EuroCommerce
	18 November 2019 Work-Stream MSCT Techn. Interoperability from 10hrs till 16hrs	EPC

All meetings will be held from 10h00 till 16h00 unless mentioned otherwise