

Extension of Mandate of Ad-hoc Multi-stakeholder Group on Mobile Initiated SEPA Credit Transfers (including SCT Inst)

Scope: Further technical analysis on interoperability across SEPA of Mobile Initiated SEPA (Instant) Credit Transfers and development of an MSCT roadmap.

Rationale: The mobile channel is considered to be an important enabler for the further market take-up of credit transfers as a complement to card payments for customer-to-business, person-to-person and business-to-business transactions. Moreover, the availability of solutions for the mobile device is crucial to support the development of the new SCT Instant Scheme. The ad-hoc Multi-stakeholder Group on Mobile Initiated SEPA Credit Transfers has been established in Q2 2018 and developed according to their mandate (MSG MSCT 001-18) the document: *“Mobile Initiated SEPA (Instant) Credit Transfers Interoperability Guidance”* (MSCT IG - EPC 269-19). Further to a public consultation in Q2-Q3 2019, this document is planned to be published by end November 2019, subject to EPC Board approval.

Following the EPC Board approval in March 2019, the MSG MSCT established under their current mandate a new work-stream to further analyse the technical interoperability aspects of MSCTs, focusing on the interconnectivity between existing market solutions based on payee-presented data (e.g., via QR-codes), hereby taking as input the use cases developed in the MSCT IG. A dedicated document (MSG MSCT 039-19) on requirements for interconnectivity across SEPA for this type of MSCTs, developed in close coordination with other market initiatives is under finalisation. It will be published for public consultation by mid December 2019, subject to EPC Board approval.

The MSG MSCT also already started, based on market demands, a further analysis of MSCT use cases based on consumer-presented data (e.g., via QR-codes) and started the development of a dedicated document (MSG MSCT 056-19). Those solutions allow merchants to improve the consumer experience for example by combining the payment transaction with value-added services. The MSG MSCT requests an extension of their mandate to finalise this analysis.

In addition, for MSCTs based on consumer-presented data (both for in-store and m-commerce), the interconnectivity requirements between multiple MSCT solutions should be investigated to achieve interoperability across SEPA.



Next, the interoperability across SEPA for MSCTs based on other proximity technologies (e.g., NFC¹, BLE²) should also be addressed by defining the appropriate interconnectivity requirements between MSCT service providers.

In addition, the MSG MSCT also identified the need to develop a dedicated MSCT roadmap including the possible migration for MSCT interoperability across SEPA from “*interconnectivity between the existing MSCT solutions*” to a potential new SEPA wide “*MSCT interoperability standard*”, in coordination with other market initiatives.

Deliverables:

In order to ensure time to market deliverables and coordination with current market initiatives, the extension of the mandate is requested to develop the following two documents:

Technical requirements for interconnectivity between MSCT solutions based on consumer-presented data.

- Draft final document for public consultation *by May/June 2020.*
- Final document following the public consultation *by September/October 2020.*

An MSCT roadmap. The roadmap should address all proximity technologies, Request-to-Pay and the possible migration from interconnectivity across SEPA between the existing MSCT solutions to a potential new SEPA wide “MSCT interoperability standard” in coordination with other market initiatives and relevant multi-stakeholder/ERP WG as appropriate, *by November 2020.*

Time horizon: The MSG MSCT is expected to continue their work from November 2019 till end 2020.

Rules of procedure: The rules specified in the MSG MSCT mandate (MSG MSCT 001-18v1.0) apply. However it is proposed to complement the composition of the MSG MSCT with representatives of new initiatives that entered the market since Q2 2018.

¹ Near Field Communication

² Bluetooth Low Energy