

Minutes

MSG MSCT 066-19
Version 1.0
29 November 2019

Internal Use

Approved

Minutes 8th meeting

MSG MSCT Plenary

Distribution: MSG MSCT Plenary

Meeting Date: 29 October 2019

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 9h00 and welcomed the participants to the 8th Plenary meeting of the MSG MSCT. The list of participants and apologies may be found in Annex I.

2. Approval of the agenda

The proposed meeting agenda (MSG MSCT 063-19v0.1) was reviewed and subsequently approved.

3. Approval minutes 7th meeting

The draft minutes of the 7th meeting (MSG MSCT 059-19), held on 16 September 2019, were reviewed and subsequently 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	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/pending entry into the EBA Q&A tool
6.1	To check on the creation of a brand/mark for instant payments by the EPC	D.-I. Flatraaker/M. De Soete	Open
7.1	To distribute the updated document MSG MSCT 052-19 after closure of the public consultation	M. De Soete	ASAP/Closed

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7.2	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/Closed
7.3	To circulate the updated MSCT IIGs for final MSG review	M. De Soete	By 22 October 2019/Closed
7.4	To review the updated MSCT IIGs for approval for publication	All MSG MSCT members	By 29 October 2019/Closed
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/Closed
7.6	To review MSG MSCT039-19 (interconnectivity of MSCT providers)	All MSG MSCT members	By 29 October 2019/Closed
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/Closed
7.8	To invite EMPSA 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/Open
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/Closed
7.10	To update the meeting calendar	M. De Soete	ASAP (see Annex)

4. MSCT IG

M. De Soete provided an update on the processing of the comments received through the public consultation that was done in the dedicated subgroup, established during the last Plenary meeting. This subgroup had two skype meetings to resolve all issues on October 2019 respectively and prepared a disposition of comments (MSG MSCT 052-19). The remaining open items in the disposition of comments were further addressed during the Plenary meeting. Also, the advice received from the EPC legal counsel on some of these issues was shared. The group concluded on all comments and subsequently approved the document for further finalisation and subsequent submission to the EPC Board meeting of 20 November 2019 for approval for publication on the EPC website by end November 2019. The disposition of comments would be distributed to the submitters of the comments following the publication.

The following APs were agreed:

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AP8.1	To change in all MSCT use cases in MSG MSCT to the display of payee name/IBAN for customer confirmation	M. De Soete	By 4 November 2019
AP8.2	To distribute the final MSCT IG and Disposition of comments	M. De Soete	In due time

5. Work-stream MSCT technical interoperability

The work-stream on MSCT technical interoperability is progressing the work on 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 report of their September 2019 meeting was shared with the Plenary prior to the meeting, whereas an oral report of their meeting was provided the previous day.

The document under development was shared with the Plenary and presented on screen during the meeting. The aim is to finalise the document by end November 2019. The work-stream is proposing to organise an 8-week public consultation to receive feedback from a wider audience. The Plenary agreed with this approach.

The group was also informed that the technical work-stream is also defining 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 (see MSG MSCT 064-19). The aim is to integrate this document in a dedicated section in MSG MSCT 039-19. This should enable the work-stream to derive a standardisation proposal for a generic MSCT QR-code.

The following APs were agreed:

AP8.3	To distribute the latest version of document MSG MSCT 039-19 following the technical WS meeting	M. De Soete	ASAP
AP8.4	To update MSG MSCT 039-19 and add a diagram depicting all stakeholders involved for each of the process flows	M. De Soete	Before 15 November 2019
AP8.5	To distribute the document on minimal data to be exchanged between payer and payee for MSCTs MSG MSCT 064-19	M. De Soete	ASAP

6. MSCT use cases with consumer-presented data

The Plenary was informed about a new document (MSG MSCT 056-19) that is under development in the technical work-stream on MSCT use cases based on consumer-presented data, following the presentations made earlier in the group by respectively Swish and Bluecode on payments with consumer-presented data. The draft document was shown on-screen and would be further enhanced at the next work-stream meeting.

Concerning the scanning of consumer-presented QR-codes at the POI, several members of the group informed that they do not foresee any problems since most recent cash registers can do so already today and the next generation POI terminals will be able to scan as well.

AP8.6	To distribute the latest version of document MSG MSCT 056-19 following the technical WS meeting	M. De Soete	ASAP
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7. Proposed extension of MSG MSCT mandate

The group reviewed on screen the proposed draft document on the extension of the mandate of the group which was prepared by the Secretariat following the discussions held at the previous meeting and AP 7.9.

It was suggested to include a better overview of the expected deliverables and their respective timelines. Further small changes were made to improve the readability of the document. The group was informed that this proposal would be submitted to the EPC Board for approval at their upcoming meeting on 20 November 2019.

AP8.7	To distribute the proposed extension of the MSG MSCT mandate	M. De Soete	ASAP
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8. Liaison

ERPB WG Inst@POI

The group was informed about the progress made in this ERPB WG. The group is preparing their final report for submission to the ERPB meeting on 25 November 2019. This document provides a high-level analysis of the main barriers for interoperability of instant payments at the POI. Apart from a short issue description some key observations are provided for each barrier, including an indication if the barrier is already being addressed in some group. The document also contains a

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number of proposed recommendations to specific addressees to further analyse the “open” barriers and to develop possible solutions to these barriers.

ECSG DPTF

P. Hertzog informed that the findings of the report produced by the Digital Payments Task Force of the ESCG concerning the co-existence of card payments with other payment instruments at the POI will be included in the ECSG stocktake report to the ERPB meeting in November 2019.

MSG RTP

P. Spittler informed that the group is finalising their report for submission to the EPC Board meeting on 20 November 2019 and for information to the ERPB meeting on 25 November 2019.

EMPSA

The group was informed that various participant to EMPSA contribute as experts to the technical work-stream for the development of the document MSG MSCT 039-19. EMPSA itself however does not wish to more formally communicate on their work for the time being.

9. A.O.B.

It was agreed to set-up a skype meeting on 29 November 2019 for a debriefing on the request for an extension of the mandate of the group and to approve the document MSG MSCT 039-19 prepared by the technical work-stream for an 8-week public consultation, subject to EPC Board approval.

AP8.8	To set up a skype meeting on 29 November 2019 from 13hrs till 14hrs.	M. De Soete	ASAP
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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

Name	Affiliation	Attendance
Co-Chairs		
Dag Inge Flatraaker	EPC (DNB Bank)	Yes
Pascal Spittler	Ikea, representing EuroCommerce	Yes
EPC - MTF CTLP / MPWG		
Patrice Hertzog	Crédit Mutuel	Yes
Olivier Felique	KBC	Apologies
Sharon Brennan	BPFI	
Meelis Nurk	Estonian Banking Association	Apologies
Ellen Halden	DNB Bank	Yes
Philippe Evenot	La Banque Postale	Apologies
Andrea Cogerino	ABI (Intesa)	Yes
Vendors / Manufacturers		
Guido Hogen	Smart Payment Association	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	Apologies Yes
Service Providers		
Ivo Broeren	Payconiq	Apologies
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.	
Paolo Martino	TAS Group	
Grzegorz Leńkowski	National Clearing House KIR	Yes
tbd	PISP	
Retailers		
Michel van Mello	Colruyt, representing EuroCommerce	Yes
Marina Fajardo Alamo	Carrefour	
Gilles Bourron	Total	

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EACT		
Massimo Battistella	EACT	Apologies
BEUC		
Jean Allix	BEUC	Apologies
Standard / Industry Organisations		
Ian Jacobs	W3C	Apologies
Peter van Leeuwen	GSMA	Apologies
Pierre-Yves Marche	GSMA	
Observers		
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	Apologies
EPC Secretariat		
Marijke De Soete	EPC	Yes

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Annex 2: Action points

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8.5	To distribute the document on minimal data to be exchanged between payer and payee for MSCTs MSG MSCT 064-19	M. De Soete	ASAP
8.6	To distribute the latest version of document MSG MSCT 056-19 following the technical WS meeting	M. De Soete	ASAP
8.7	To distribute the proposed extension of the MSG MSCT mandate	M. De Soete	ASAP
8.8	To set up a skype meeting on 29 November 2019 from 13hrs till 14hrs	M. De Soete	ASAP

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	EPC

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	MSCT Techn. Interoperability	
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 9hrs till 17hrs	EPC
29 October 2019 from 9hrs till 15hrs		EuroCommerce
	18 November 2019 Work-Stream MSCT Techn. Interoperability from 10hrs30 till 16hrs	EPC
29 November 2019 Skype meeting 13hrs till 14hrs		
	29 November 2019 Skype meeting Work-Stream MSCT Techn. Interoperability 14hrs till 16hrs	

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