

# Minutes MSG MSCT Plenary meeting

MSG MSCT 005-20

Version 1.0

27 March 2020

Public

Approved

## Minutes MSG MSCT Plenary meeting

**Distribution:** MSG MSCT Plenary

**Meeting Date:** 30 January 2020

### 1. Welcome and opening of the meeting

The Co-Chairs opened the meeting and welcomed the participants to the 9th Plenary meeting of the MSG MSCT.

### 2. Roll call of delegates

A short introduction round was held in view of a few new participants to the group. The list of participants and apologies may be found in Annex 1.

### 3. Approval of the agenda

The agenda MSG MSCT004-20v0.1 was presented and subsequently approved.

### 4. Minutes 8<sup>th</sup> meeting 29 October 2019

The APs included in the approved minutes of the last MSG MSCT Plenary meeting held on 29 October 2019 were reviewed on screen.

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 (Are all MSCTs initiated via a proximity technology remote payments and subject to SCA with dynamic linking?)	M. De Soete	ASAP/pending further work on "offline MSCTs"1
6.1	To check on the creation of a brand/mark for instant payments by the EPC	D.-I. Flatraaker/M. De Soete	Open

7.8	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
8.1	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/Closed
8.2	To distribute the final MSCT IG and Disposition of comments	M. De Soete	In due time/Closed
8.3	To distribute the latest version of document MSG MSCT 039-19 following the technical WS meeting	M. De Soete	ASAP/Closed
8.4	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/Closed
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/Closed
8.6	To distribute the latest version of document MSG MSCT 056-19 following the technical WS meeting	M. De Soete	ASAP/Closed
8.7	To distribute the proposed extension of the MSG MSCT mandate	M. De Soete	ASAP/Closed
8.8	To set up a skype meeting on 29 November 2019 from 13h00 till 14h00	M. De Soete	ASAP/Closed

## 5. Publication MSCT IG

The group was informed that the MSCT IG (EPC269-19v1.0) has been published end November 2019 on the EPC website. Subsequently, the document containing the disposition of comments (MSG MSCT 052-19v1.0) following the public consultation was distributed to the submitters of the comments.

## 6. Public consultation on Technical interoperability of MSCTs based on payee-presented data

The EPC Board approved early December 2019 the public consultation on the document on interoperability of MSCTs based on payee-presented data (EPC312-19v0.12). The public consultation was launched mid-December on the EPC website with a dedicated questionnaire (MSG MSCT069-19v1.0) and terminates on 14 February 2020. The comments received will be analysed in the WS technical interoperability.

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### 7. Extended mandate

The extended mandate of the MSG MSCT (MSG MSCT 061-9v1.1) that was approved by the EPC Board in November 2019, was reviewed on screen and briefly re-discussed. The group was informed that in view of this mandate extension a few new organisations had been invited to nominate a delegate to the MSG MSCT Plenary meetings: EETPA and EMPESA.

### 8. Work-stream MSCT use cases

The WS on MSCT use cases has been revived to further analyse MSCTs based on payer-presented data. All MSG MSCT Plenary members were invited to consider the nomination of an expert to this WS.

The WS held their 1st meeting on 23 January 2020. Both the agenda (MSG MSCT 002-20) and the report of this meeting (MSG MSCT 003-20) were shared with the MSG MSCT Plenary prior to the meeting. The WS meeting reviewed the document on MSCT use cases (MSG MSCT 056-19v0.5), developed last year by the WS technical interoperability, and made minor changes to the document. The Plenary agreed that it would make sense to make the document more general and change the title to MSCT use cases based on payer-presented data since also for P2P payment contexts this type of MSCTs might be used.

AP9.1	To distribute the updated document MSG MSCT 056-19v0.7	M. De Soete	ASAP
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Next, the group was informed that new MSCT use cases based on consumer-presented data were submitted by EuroCommerce to this WS meeting. Those cover cases whereby the final transaction amount is not known requiring, by analogy with card payments, a kind of pre-authorisation. A number of slides (MSG MSCT 010-20) representing the challenges and various options for implementations were prepared subsequent to the WS meeting for discussion at the MSG MSCT Plenary. These slides were reviewed in detail on screen and suggested updates were discussed. In view of the fact that PSD2 and the RTS do not cover for these payment contexts for account-based payment, feedback from the European Commission was sought. It was decided to set-up a dedicated skype meeting of the MSG MSCT Plenary on 19 February 2020 to further discuss these use cases.

AP9.2	To distribute the updated document presentation MSG MSCT 010-20	P. Spittler/M. De Soete	ASAP
AP9.3	To seek feedback on the issue raised concerning MSCT use cases whereby the transaction amount is not known in advance (pre-authorisation) and circulate it to the group	R. Romme	Before 18 February 2020
AP9.4	To set-up a skype meeting on 19 February 2020 to discuss the MSCT use cases whereby the	M. De Soete	ASAP

	transaction amount is not known in advance (pre-authorisation) and the feedback received from the EC on the issues raised		
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### 9. Work-stream Technical interoperability

The MSG MSCT Plenary was informed about the meeting of the WS technical interoperability of MSCTs on 31 January 2020 for which the agenda was also shared prior to the meeting (MSG MSCT 006-20). The meeting would be devoted to a brainstorm whether more work on interoperability for MSCTs based on payee-presented data would be needed and to a review of the 1<sup>st</sup> draft document on interoperability of MSCTs based on payer-presented data (MSG MSCT 009-20v0.1).

AP9.5	To distribute the updated document on interoperability of MSCT use cases based on payer-presented data following the meeting of the WS technical interoperability	M. De Soete	In due time
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### 10. Liaison

#### RTP MSG

The group was informed that the report produced by the RTP MSG containing the specifications for an RTP standardisation framework was now published on both the EPC and ERPB websites. The EPC Board decided in November 2019 to establish a new EPC Task Force (TF) to develop an RTP scheme while the MSG will continue under an updated ToR. The RTP MSG will mainly be providing answers to specific questions by the TF and be involved in the review of draft documents produced by the TF. The RTP TF is to produce a first version of the RTP scheme rulebook by June 2020 for public consultation.

An adequate coordination with this work will need to be ensured during this extended mandate.

AP9.6	To distribute the link to the revised ToR for the MSG MSCT	M. De Soete	ASAP
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#### EMPSA

The association has been invited to formally nominate a delegate to the MSG MSCT but no nomination has been received yet.

#### ERPB WG IPs at POI

The group was informed about the final report on IPs at the POI produced by this ERPB WG (ERPB Inst@POI028-19) that was approved by the ERPB meeting on 25 November 2019 and subsequently published on the ERPB website. A new mandate for a new group on IPs at POI is currently under development by the ERPB (see also item 11).

AP9.7	To distribute the new mandate for the ERPB IPs@POI WG	M. De Soete	In due time
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### 11. Final report ERPB WG IPs at POI

M. Plooiij invited the group to review the ERPB statement published subsequent to the ERPB meeting on November 2019 to check on the various recommendations that have been laid down to the MSG MSCT.

(see <https://www.ecb.europa.eu/paym/groups/erpb/shared/pdf/12th-ERPB-meeting/Statement.pdf?8f5bd56a229964fc0353ee6289a799b6>).

Recommendation B is covered by the on-going work. For the other recommendations, the group decided to further check on this once the new mandate for the ERPB work will be available.

### 12. Brainstorm on MSCT roadmap

In order to prepare for the 2<sup>nd</sup> deliverable specified in the extended mandate, namely an MSCT roadmap, the group decided after some discussion to hold a short brainstorm and not to wait till June to start the work.

The idea is that all Plenary members could submit topics that potentially need to be covered in such roadmap. First suggestions made during the meeting were captured in a presentation (see MSG MSCT 011-20) for which the clean version will be circulated for further review and completion prior to the next meeting of the MSG MSCT. The topic could then be discussed in further detail at this Plenary meeting.

AP9.8	To prepare a presentation on MSCT roadmap based on the brainstorm held during the meeting	M. De Soete	By 10 February 2020
AP9.9	To review and provide comments on the presentation on MSCT roadmap brainstorm	All MSG MSCT Plenary members	By 20 March 2020
AP9.10	To prepare a document with consolidated comments on the presentation on MSCT roadmap brainstorm	M. De Soete	By 27 March 2020

### 13. A.O.B.

The meeting schedule for the coming months was agreed.

AP9.11	To update the 2020 meeting schedule	M. De Soete	ASAP (see Annex 3)
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*Note in editing:* Also the meeting schedule of the WS Technical interoperability for the coming months that was agreed on 31 January 2020 has been included in Annex 3.

#### **14. Closure of the meeting**

The Co-Chairs closed the meeting and thanked the participants for their active participation to the meeting.

## Annex 1: Participants list

Name	Affiliation	Attendance
<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	Apologies
Sharon Brennan	BPFI	Apologies
Meelis Nurk	Estonian Banking Association	Yes
Ellen Halden	DNB Bank	Apologies
Philippe Evenot	La Banque Postale	Apologies
Andrea Cogerino	ABI (Intesa)	Yes
<b>Vendors / Manufacturers</b>		
Guido Hogen	Smart Payment Association	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	Yes
<b>Service Providers</b>		
Ivo Broeren	Payconiq	Apologies
Henrik Hodam <i>alternate:</i> Thomas Feiler	EquensWorldline	Yes
Dainus Burneika	UAB „Mobilieji mokėjimai“ (MOQ)	Apologies
Hans Rainer van de Berg	Van den Berg AG	
Marco Polissi	SIA S.p.A.	Apologies
Paolo Martino <i>alternate:</i> Gianpiero Caretti	TAS Group	Apologies
Grzegorz Leńkowski	National Clearing House KIR	
Carlos Blanco Fanny Rodriguez <i>alternate:</i> Ralf Ohlhausen	ETTPA	Yes
<b>Retailers</b>		
Michel van Mello	Colruyt, representing EuroCommerce	Yes

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

\*corresponding member only

## 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 (Are all MSCTs initiated via a proximity technology remote payments and subject to SCA with dynamic linking?)	M. De Soete	ASAP/pending further work on "offline MSCTs"l
6.1	To check on the creation of a brand/mark for instant payments by the EPC	D.-I. Flatraaker/M. De Soete	Open
7.8	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
9.1	To distribute the updated document MSG MSCT 056-19v0.7	M. De Soete	ASAP
9.2	To distribute the updated document presentation MSG MSCT 010-20	P. Spittler/M. De Soete	ASAP
9.3	To seek feedback on the issue raised concerning MSCT use cases whereby the transaction amount is not known in advance (pre-authorisation) and circulate it to the group	R. Romme	Before 18 February 2020
9.4	To set-up a skype meeting on 19 February 2020 to discuss the MSCT use cases whereby the transaction amount is not known in advance (pre-authorisation) and the feedback received from the EC on the issues raised	M. De Soete	ASAP
9.5	To distribute the updated document on interoperability of MSCT use cases based on payer-presented data following the meeting of the WS technical interoperability	M. De Soete	In due time
9.6	To distribute the link to the revised ToR for the MSG MSCT	M. De Soete	ASAP
9.7	To distribute the new mandate for the ERPB IPs@POI WG	M. De Soete	In due time

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9.9	To review and provide comments on the presentation on MSCT roadmap brainstorm	All MSG MSCT Plenary members	By 20 March 2020
9.10	To prepare a document with consolidated comments on the presentation on MSCT roadmap brainstorm	M. De Soete	By 27 March 2020
9.11	To update the 2020 meeting schedule	M. De Soete	ASAP (see Annex 3)

### Annex 3: 2020 Meeting Schedule

WS MSCT use cases	WS Techn. Interoperability	MSG MSCT Plenary
23 January 2020 EPC Secretariat		
		30 January 2020 EuroCommerce
	31 January 2020 EPC Secretariat	
		19 February 2020 Skype meeting from 15h00 till 16h30
	24 February 2020 EPC Secretariat	
19 March 2020 EPC Secretariat		
	20 March 2020 EPC Secretariat	
		27 March 2020 EPC Secretariat
20 April 2020 EPC Secretariat		
	23 April 2020 EPC Secretariat	
		28 April 2020 EuroCommerce

All meetings will take place from 10h00 till 16h00 in the meeting location as indicated in the table above.