

# Minutes MSG MSCT Plenary meeting

MSG MSCT 023-20

Version 1.0

28 April 2020

Internal Use

Approved

## Minutes MSG MSCT Plenary skype meeting

**Distribution:** MSG MSCT Plenary

**Meeting Date:** 27 March 2020

### 1. Welcome and opening of the meeting

The Co-Chairs opened the meeting and welcomed the participants to the 10th Plenary meeting of the MSG MSCT which was changed from a face-to-face meeting to a skype meeting in view of the Covid-19 virus.

### 2. Roll call of delegates

A short roll call of participants was held. The list of participants and apologies may be found in Annex 1.

### 3. Approval of the agenda

The agenda MSG MSCT022-20v0.1 was presented on screen. The group agreed to add a topic under agenda item 6, MSCT use case involving a PISP, in view of the request received by e-mail from ETPPA earlier that day. The updated agenda was subsequently approved and will be redistributed.

### 4. Minutes 9<sup>th</sup> meeting 30 January 2020

The draft minutes of the last meeting held on 30 January 2020 were reviewed on screen (MSG MSCT 005-20v0.1). They were subsequently approved and will be distributed as version 1.0.

Next the APs were reviewed and 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"

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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 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/Open
9.1	To distribute the updated document MSG MSCT 056-19v0.7	M. De Soete	ASAP/Closed
9.2	To distribute the updated document presentation MSG MSCT 010-20	P. Spittler/M. De Soete	ASAP/Closed
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/Open
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/Cancelled
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/Closed
9.6	To distribute the link to the revised ToR for the MSG MSCT	M. De Soete	ASAP/Closed
9.7	To distribute the new mandate for the ERPB IPs@POI WG	M. De Soete	In due time/Closed
9.8	To prepare a presentation on MSCT roadmap based on the brainstorm held during the meeting	M. De Soete	By 10 February 2020/Closed
9.9	To review and provide comments on the presentation on MSCT roadmap brainstorm	All MSG MSCT Plenary members	By 20 March 2020/No comments received
9.10	To prepare a document with consolidated comments on the presentation on MSCT roadmap brainstorm	M. De Soete	By 27 March 2020/Obsolete
9.11	To update the 2020 meeting schedule	M. De Soete	ASAP/Closed

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

The Secretariat provided a status on the processing of the comments received through the public consultation on the document on interoperability of MSCTs based on payee-presented data (EPC312-19v0.12) by the work-stream (WS) on technical interoperability. All comments had been processed, appropriate changes implemented to the document and a disposition of comments report prepared (see MSG MSCT 014-20) except for the following two comments:

- A comment received related to section 2 about missing technical requirements for interoperability (see page in MSG MSCT014-20v0.4) which was unclear to the WS. As follow-up since the WS meeting, the submitter of the comment was re-contacted through the EPC and they clarified that their concerns were more from a business/ commercial perspective and that in their view, no pure technical interoperability issues remain unaddressed. An appropriate disposition of comment would be included in MSG MSCT 014-20.
- A comment received from EMVCo related to the proposed format of the QR-code, requesting a unified QR-code format which can be used in the various payment contexts for card and non-card based payments, given the coexistence of card and non-card payment solutions on merchant and consumer devices. The WS deferred this comment for consideration to the Plenary. After some discussions, the Plenary concluded not to enter into a discussion with EMVCo on this topic at this point for the following reasons:
  - The proposed format by the MSG MSCT requires only minor updates to the QR-code formats currently used by mobile credit transfer service providers in the European market today;
  - The concerns raised by mobile credit transfer service providers concerning the size of the EMVCo format and the impact on their readability;
  - The short timeframes against which the MSG MSCT but also the new ERPB WG IPs at POI (leveraging the MSG MSCT work) has to deliver and time to market;
  - The lack of take-up of the EMVCo QR-code format by payment service providers in Europe.

However, the Plenary also agreed that the request of EMVCo could potentially be reconsidered at a later stage in the context of the development of the MSCT roadmap.

The Secretariat will prepare now the final updated version of the document EPC312-19 and finalise the disposition of comments (MSG MSCT 014-20) for final review by the WS at their next meeting. Next, both documents should be approved by the MSG MSCT Plenary in April 2020 and subsequently EPC312-19 would need to be submitted to the EPC Board in May 2020 for approval for publication end May/early June 2020.

AP10.1	To provide the finalised document EPC312-19 for final review by the MSG MSCT and the related disposition of comments (MSG MSCT 014-20) after next WS meeting techn. Interoperability on 23 April 2020	M. De Soete	In due time
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### 6. Work-stream MSCT use cases

The WS on MSCT use cases held a meeting on 19 March 2020. Both the agenda (MSG MSCT 006-20) and the report of this meeting (MSG MSCT 007-20) were shared with the MSG MSCT Plenary prior to the meeting. The document MSCT use cases (MSG MSCT 056-19v0.7) has now been frozen and serves as input to the work of the WS technical interoperability. The aim is that these MSCT use cases would be integrated into the document MSG MSCT 09-20 under development in the WS technical interoperability before the public consultation.

The group was also informed about the updates made to the presentation on MSCT use cases with unknown transaction amount (MSG MSCT 010-20v0.4) that was discussed during the previous Plenary meeting. The Plenary skype meeting planned on 19 February 2020 to receive initial feedback by the EC had to be cancelled because the EC requires more time to analyse this type of MSCTs. Since to date no further information from the EC seems to be available it was decided to re-address the topic at the next Plenary meeting. However, the Co-Chair, D.-I. Flatraaker requested EuroCommerce to coordinate with relevant commercial sectors such as petrol, rental cars, hospitality, etc. to receive information on their market needs for this type of MSCTs.

The Plenary was informed that the WS also started to look into MSCT use cases whereby the payer's mobile device does not have mobile internet connection at the moment of the transaction, sometimes referred to as offline use cases. Two potential use cases had been tabled at the WS meeting. Since both required, after review and discussion in the WS, various updates to be made, it was agreed that the updated presentations would be reviewed again during the next WS meeting. Afterwards they could be shared with the Plenary. However both examples would also require further investigation with respect to PSD2, namely if they could be considered as proximity payments not requiring SCA with dynamic linking.

Next, the request made by Ralf Ohlhausen on behalf of ETPPA was addressed. He stressed the need to further look into MSCTs where a PISP would be involved which is connected to the merchant and forwards the transaction information to the payer's ASPSP. He also questioned whether a PISP should be considered in this case as an MSCT provider since the PISP does not have an app on the mobile device of the payer. It was explained that distinction need to be made between entities and roles. As mentioned before the MSG MSCT has developed their interoperability work based on a generic 4-corner model whereby different MSCT service providers on the payer and the payee side are involved. However the role of MSCT service provider could be assumed by for instance an ASPSP or a PISP in which case the models may simplify. In the example mentioned above, typically the PISP would be an MSCT service provider to the merchant. It was agreed that ETPPA would develop a dedicated MSCT use case using the same format as in MSG MSCT 056-19 for further analysis in the next WS meeting. This should form the basis to identify if any additional interoperability requirements would be needed for this model besides what is already covered in the document under development by the WS technical interoperability (see item 7).

The following APs were agreed:

AP10.2	To distribute the new MSCT “offline” use cases after next WS meeting MSCT use cases on 20 April 2020	M. De Soete	In due time
AP10.3	To prepare a description and figure for MSCT use case based on consumer-presented data involving a PISP	R. Ohlhausen with ETPP	By 8 April 2020
AP10.4	To provide initial feedback on draft MSCT use case prepared by ETPP	Co-Chairs + M. De Soete	By 13 April 2020
AP10.5	To put the new MSCT use cases prepared by ETPP on the agenda of the next WS meeting MSCT use cases on 20 April 2020	M. De Soete	In due time
AP10.6	To seek input from rental car companies, hotel sector, petrol sector, etc. on their needs for MSCTs based on unknown amounts	P. Spittler	Before next WS meeting MSCT use cases 20 April 2020

### 7. Work-stream Technical interoperability

The MSG MSCT Plenary was informed about the meetings of the WS technical interoperability of MSCTs on 31 January 2020, 24 February 2020 and 20 March 2020 for which the agendas and reports were shared prior to the Plenary meeting (MSG MSCT 006-20, 007-20,013-20,015-20,020-20 and 021-20). The WS had made good progress on interoperability for MSCTs based on payer-presented data based on the MSCT use cases described in the MSCT IG (EPC269-19v1.0) and MSG MSCT 056-19v0.7). Mainly the last sections in the new document on minimum data to be exchanged between payer and payee, the derived payer-presented QR-code and the data set for the “Payment Request” messages still need to be further discussed. The aim is that the document be finalised for approval for public consultation at the next MSG MSCT Plenary meeting in April 2020 before submitting it for approval to the EPC Board in May 2020.

AP10.7	To distribute the updated document MSG MSCT 009-20 following next WS meeting techn int. on 23 April 2020	M. De Soete	In due time
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### 8. MSCT roadmap

The Secretariat introduced the slides she developed based on the brainstorm on an MSCT roadmap that was held during the previous Plenary meeting (see MSG MSCT 011-20v0.1). A few suggestions for updates were made during the on-screen review and it was decided to re-circulate the slides with the request for further member inputs prior to the next Plenary meeting.

AP10.8	To re-distribute presentation MSCT roadmap and request further inputs from members	M. De Soete	ASAP
AP10.9	To review and provide inputs on MSCT roadmap for discussion at next Plenary meeting	All members	By 28 April 2020

### 9. Liaison

#### *RTP MSG*

The group was informed that coordination with the on-going development of an RTP scheme rulebook by the EPC is done via the Secretariat. Also the RTP MSG will be involved in a review of the draft RTP scheme rulebook during their next meeting on 8 April 2020.

#### *EMPSA*

The nomination of a formal delegate from EMPSA to the MSG MSCT is still pending.

The Secretariat has been informed through EMPSA that MobilePay is interested to join the MSG MSCT WS technical interoperability. The Plenary agreed that a representative could be invited to the next WS meeting on 23 April 2020.

AP10.10	To invite representative of MobilePay to next WS meeting techn. Int.	M. De Soete	In due time
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#### *ERPB WG IPs at POI*

The Plenary was informed about the new ERPB working group on a Framework of interoperability of instant payments (IPs) at the POI that was established end February 2020. The mandate for this new WG (see ERPB/2020/001) that was shared prior to the meeting, was reviewed on screen and further explained.

The main reason behind the establishment of this new working group is to address a number of recommendations on IPs at the POI that were proposed in the final report by the ERPB WG IPs at POI and adopted in the ERPB Statement in November 2019 following the ERPB meeting (see ERPB 2019/018).

The ERPB WG is expected to deliver principles for a dedicated interoperability framework for IPs at the POI, covering:

1. Common rules and procedures;
2. Appropriate governance;
3. Security requirements for payment service user on-boarding processes to be adopted by IP service providers and merchants;
4. Appropriate specifications to enable consumer selection of preferred payment instrument to conduct a transaction at the POI.

In addition, considering the evolving market situation, the WG has also to review the 2019 stocktake of existing and planned end-user solutions for IPs at the POI carried out by the ERPB WG on IPs at the POI. In particular, the WG group is expected to: i) update the information for the reported solutions and ii) add any relevant solutions that were not reported in the previous stocktake.

The Secretariat explained that in the ERPB Statement of November 2019, also a number of recommendations were addressed to the MSG MSCT. Since the ERPB WG is also supposed to leverage the previous work of the MSG MSCT, a strong coordination between the two groups is absolutely necessary. To provide a better insight into the respective scope and deliverables and the related coordination required, a dedicated presentation (MSG MSCT 025-20) was prepared by the Secretariat and reviewed on screen. In the presentation the due date for some of the ERPB WG deliverables needed to be changed to July in view of the shift of the next meeting of the ERPB from June to 6 July 2020.

The Plenary was further informed that for the development of “Security requirements for payment service user on-boarding processes to be adopted by IP service providers and merchants”, the ERPB WG seeks to set-up a joint Task Force (TF) with the MSG MSCT to leverage at maximum the MSG work already done on this topic (see chapter 14 in the MSCT IG). The aim would be that this TF starts its activities in June 2020. The Plenary agreed to assign resources to this joint work in due time.

AP10.11	To distribute the updated presentation MSG MSCT 025-20	M. De Soete	ASAP
AP10.12	To inform the ERPB WG on Framework for IP at POI about the MSG acceptance of invitation for the set-up of a joint TF on security requirements for PSU on-boarding	M. De Soete	In due time

### 10. 2020 workplan

In view of the multiple deliverables expected by the MSG MSCT beyond May 2020 and coordination needed with the ERPB WG, it was agreed to develop a more detailed 2020 workplan for the MSG MSCT for consideration during the next Plenary meeting on 28 April 2020.

AP10.13	To prepare a draft workplan for the rest of 2020 for review at the next Plenary meeting	M. De Soete	By 21 April 2020
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### 11. A.O.B.

The meeting schedule for the coming months was reviewed. It was agreed that the meetings in April and May 2020 would be held as skype meetings in view of Covid-19. A face-to-face meeting was planned on 26 June 2020.

AP10.14	To update the 2020 meeting schedule	M. De Soete	ASAP /see Annex 3
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### 12. Closure of the meeting

The Co-Chairs closed the meeting and thanked all participants for their active participation to the skype 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 (partly)
Olivier Felique	KBC	Yes (partly)
Sharon Brennan	BPFI	Apologies
Meelis Nurk	Estonian Banking Association	Yes
Ellen Halden	DNB Bank	Apologies
Philippe Evenot	La Banque Postale	
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	Apologies
Marco Polissi	SIA S.p.A.	Yes
Paolo Martino <i>alternate:</i> Gianpiero Caretti	TAS Group	
Grzegorz Leńkowski	National Clearing House KIR	
Carlos Blanco Fanny Rodriguez <i>alternate:</i> Ralf Ohlhausen	ETPPA	Apologies Yes Yes
<b>Retailers</b>		

Michel van Mello	Colruyt, representing EuroCommerce	Yes
Alexandre Leclerc <i>alternate:</i> Sébastien Lethiec	Carrefour	Yes
Gilles Bourron	Total	
<b>EACT</b>		
Massimo Battistella	EACT	Yes
<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	
Roxane Romme <i>alternate:</i> Katarzyna Kobylinska-Hilliard	European Commission	Yes (partly)
<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"
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
9.3	To seek feedback on the issue raised concerning MSCT use cases whereby the final transaction amount is not known in advance (pre- authorisation) and circulate it to the group	R. Romme	Before 18 February 2020/Open
10.1	To provide the finalised document EPC 312-19 for final review by the MSG MSCT and the related disposition of comments (MSG MSCT 014-20) after next WS meeting techn. Interoperability on 23 April 2020	M. De Soete	In due time
10.2	To distribute the new MSCT "offline" use cases after next WS meeting MSCT use cases on 20 April 2020	M. De Soete	In due time
10.3	To prepare a description and figure for MSCT use case based on consumer-presented data involving a PISP	R. Ohlhausen with ETPP	By 8 April 2020
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10.5	To put the new MSCT use cases prepared by ETPPA on the agenda of the next WS meeting MSCT use cases on 20 April 2020	M. De Soete	In due time

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10.6	To seek input from rental car companies, hotel sector, petrol sector, etc,.. on their needs for MSCTs based on unknown final amounts	P. Spittler	Before next WS meeting MSCT use cases 20 April 2020
10.7	To distribute the updated document MSG MSCT 009-20 following next WS meeting techn int. on 23 April 2020	M. De Soete	In due time
10.8	To re-distribute presentation MSCT roadmap and request further inputs from members	M. De Soete	ASAP
10.9	To review and provide inputs on MSCT roadmap for discussion at next Plenary meeting	All members	By 28 April 2020
10.10	To invite representative of MobilePay to next WS meeting techn. Int.	M. De Soete	In due time
10.11	To distribute the updated presentation MSG MSCT 025-20	M. De Soete	ASAP
10.12	To inform the ERPB WG on Framework for IP at POI about the MSG acceptance of invitation for the set-up of a joint TF on security requirements for PSU on-boarding	M. De Soete	In due time
10.13	To prepare a draft workplan for the rest of 2020 for review at the next Plenary meeting	M. De Soete	By 21 April 2020
10.14	To update the 2020 meeting schedule	M. De Soete	ASAP /see Annex

### 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	
	24 February 2020 EPC Secretariat	
19 March 2020 Skype meeting 10h-16h		
	20 March 2020 Skype meeting 10h-16h	
		27 March 2020 Skype meeting 10h-16h
20 April 2020 Skype meeting 9h-12h		
	23 April 2020 Skype meeting 12h30-15h	
		28 April 2020 Skype meeting 9h-13h
		19 May 2020 Skype meeting 9h-12h
		26 June 2020 EPC Secretariat

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