**Feedback questionnaire on**

**Technical interoperability of Mobile Initiated SEPA (Instant) Credit Transfers (MSCTs) based on payer-presented data (EPC 096-20v0.14)**

The multi-stakeholder group that was involved in the development of this new document on MSCTs (EPC 096-20v0.14) published on the EPC website on 28 May 2020, looks forward to receiving feedback and comments from the various communities and stakeholders through this feedback questionnaire by e-mail **by 24 July 2020.**

It is important to note that the document only addresses the technical aspects of interoperability MSCTs in the mobile ecosystem. Moreover, it should be read in conjunction with the Mobile Initiated SEPA (Instant) Credit Transfer Interoperability Guidance (MSCT IG) document EPC269-19v.1 which is available through the following link:

<https://www.europeanpaymentscouncil.eu/document-library/guidance-documents/mobile-initiated-sepa-instant-credit-transfer-interoperability>.

Note that this document only focuses on MSCTs based on payer-presented data (e.g. through a QR-code). The multi-stakeholder group also published a dedicated document on technical interoperability of MSCTs based on payee-presented data (EPC312-19v1.0), see <https://www.europeanpaymentscouncil.eu/document-library/guidance-documents/technical-interoperability-mscts-based-payee-presented-data>

In order to help developing a successful MSCT ecosystem that provides value for all, it is very important to gather industry opinion and feedback regarding this document. The multi-stakeholder group values your opinion and welcomes any feedback and comments that you can provide regarding the document.

**Please complete this feedback form and return it by e-mail prior to 24 July 2020 to:**

e-mail: [mp.consultation@epc-cep.eu](mailto:mp.consultation@epc-cep.eu).

Thank you in advance for your kind co-operation.

Yours sincerely,

Dag-Inge Flatraaker

Pascal Spittler

Co-Chairs multi-stakeholder group MSCTs

**Section 1: Your Details**

|  |  |
| --- | --- |
| **Name:** |  |
| **Title/position:** |  |
| **Organisation:** |  |
| **E-mail Address:** |  |
| **Role in the ecosystem:**  **(highlight the appropriate role)** | PSP, AS-PSP, PISP, AISP, please specify: |
| MNO |
| Mobile wallet provider |
| TSM, TTP, please specify: |
| Other service provider - please specify: |
| Payment Scheme: |
| Industry/Standards Organisation: |
| Manufacturer: |
| Customers, Consumers, Merchants; please specify: |
| Other (please specify): |
| **Geographic coverage of your services/ organisation:**  **(highlight the appropriate region(s))** | Europe (and if relevant please specify region(s) in Europe): |
| Asia |
| North America |
| South America |
| Africa |
| Australasia |
| Worldwide |

**Data Privacy/Confidentiality**

Please state if you wish your organisation to remain anonymous as part of the consultation feedback review process:

Yes ❑ or No ❑

**Section 2: Overall Opinion on the document**

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| **What is your overall opinion on the document, its scope and objectives? Do you have any general opinion on the level of detail provided?** |
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| **What other technical interoperability aspects related to MSCTs based on payer-presented data need to be further addressed or standardised by the MSG MSCT (e.g. for MSCT service provider back-ends)?** |
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**Section 3: Detailed feedback on the different sections in the document**

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| **What is your opinion on each section? Please also indicate whether there are aspects missing that should be addressed in the final version of the document.** | |
| **Section 1: Introduction** | |
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| **Section 2: MSCT use cases** | |
| **2.1 Introduction** |  |
| **2.2 Use case C2B-1** |  |
| **2.3 Use case C2B-2** |  |

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| **Section 3: MSCT Interoperability challenges** | |
| **3.1 MSCT interoperability** |  |
| **3.2 Exchange of payer-presented identification data** |  |
| **3.3 Exchange of transaction data** |  |
| **3.4 Acknowledgement/Notification messages** |  |
| **Did you identify any missing technical interconnectivity needed?** |  |

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| **Section 4: HUB interconnectivity** |
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| **Section 5 : Process flows for MSCT interoperability** | |
| **5.1 Introduction** |  |
| **5.2 C2B with consumer token** |  |
| **Do you identify any missing process flows?** |  |

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| **Section 6: Minimum data set for MSCTs** | |
| **Do you agree with the proposed minimum data sets and the format proposed in Table 5?** |  |

|  |  |
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| **Section 7: Payer-presented QR-code for MSCTs** | |
| **Any comments or additions to the proposed principles?** |  |
| **Any comments or additions to the proposed QR-code format (Table 6)?** |  |

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| **Section 8: Payment Request messages** | |
| **Any comments or additions to the proposed Table 7?** |  |
| **Any comments or additions to the proposed Table 8?** |  |

**Final question**

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| **Do you have any other issue you want to raise regarding technical interoperability of MSCTs across SEPA?** |
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**Thank you for completing this feedback questionnaire**