

Minutes MSG MSCT Plenary meeting

MSG MSCT 044-20

Version 1.0

26 June 2020

Public

Approved

Minutes MSG MSCT Plenary skype meeting

Distribution: MSG MSCT Plenary

Meeting Date: 19 May 2020

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 9h00 and welcomed the participants to the 12th Plenary meeting.

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 MSCT043-20v0.1 was presented on screen. The agenda was subsequently approved.

4. Minutes 11th meeting 28 April 2020

The draft minutes of the last meeting held on 28 April 2020 were reviewed on screen (MSG MSCT 036-20v0.2). 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 on 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
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
10.2	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/ Pending review by next WS meeting 11 May 2020/Closed
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/Open
11.1	To inform C. Pirkner about the MobilePay person that was invited to the WS Technical Interoperability	M. De Soete	ASAP/Closed
11.2	To distribute the presentation on Rabowallet with ease2pay for applications covering transactions with unknown final amount subsequent to the WS meeting MSCT use cases	M. De Soete	In due time/Closed
11.3	To make the final updates to document EPC 312-19 subsequent to legal review and re-distribute to the MSG	M. De Soete	In due time/Closed
11.4	To update the proposed MSCT use cases involving a PISP for consideration at the next WS meeting MSCT use cases	R. Ohlhausen	By 1 May 2020/Closed
11.5	To set up a joint meeting of the WS MSCT use cases and MSCT technical interoperability to discuss the new use cases proposed	M. De Soete	In due time/Closed
11.6	To provide text for inclusion in the minutes on ETPPA’s preferred principles for MSCT use cases involving a PISP	R. Ohlhausen	By 1 May 2020/Closed
11.7	To update document MSG MSCT 009-20 with the changes agreed at the meeting	M. De Soete	On 29 April 2020/Closed

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11.8	To have a final review on MSG MSCT 009-20 and provide final comments	All MSG members	By 4 May cob/Closed
11.9	To redistribute document MSG MSCT 009-20 as needed after legal review	M. De Soete	In due time/Closed
11.10	To prepare a draft questionnaire for the public consultation on MSG MSCT 009-20 for review by the MSG MSCT Plenary and WS technical interoperability	M. De Soete	By 11 May 2020/Closed
11.11	To update the MSCT roadmap with the changes agreed during the meeting and distribute to the group	M. De Soete	By 8 May 2020/Closed
11.12	To launch a call for priority setting by each organisation related to the MSCT roadmap early July 2020	M. De Soete	In due time
11.13	To submit the respective priorities in relation to the MSCT roadmap for consideration at the MSG MSCT Plenary meeting in September 2020	All MSG MSCT Plenary members	By 21 August 2020
11.14	To prepare a set of characteristics concerning the smart mobile device used by the payer	P. Spittler/M van Mello/ M. De Soete	By mid-June 2020
11.15	To distribute the updated MSG MSCT 2020 workplan	M. De Soete	ASAP/Closed
11.16	To launch a call for new experts for the WS risk & security	M. De Soete	ASAP/Closed
11.17	To inform the Secretariat at which MSG MSCT Plenary meeting a presentation on EMPSA could be made	C. Pirkner	By 8 May 2020/Closed
11.18	To update the 2020 meeting schedule	M. De Soete	ASAP /see Annex/Closed

Related to AP11.1, C. Pirkner informed that in the meanwhile the person has left MobilePay but that he would check with the company if there is still an interest to join the WS MSCT technical interoperability.

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

The MSG Plenary was informed that a legal review on the document was conducted by the EPC legal counsel which resulted in minor editorial updates to the document. The final draft document (EPC312-19v0.20) that was shared with the MSG prior to the meeting, has been submitted in the meanwhile to the EPC Board for approval at their meeting on 27 May 2020. The document is scheduled to be published on the EPC website the day after. The accompanying Disposition of Comments document (MSG MSCT 014-20v0.6), that was also shared with the MSG Plenary prior to the meeting, would be distributed following this publication to the submitters of comments.

6. Technical interoperability of MSCTs based on payer-presented data

The MSG Plenary was informed that a legal review on the document was conducted by the EPC legal counsel which resulted in minor editorial updates to the document. The final draft document (EPC096-20v0.13) that was shared with the MSG Plenary prior to the meeting, has been submitted in the meanwhile to the EPC Board for approval at their meeting on 27 May 2020 for an 8-week public consultation on the EPC website starting on 28 May 2020.

The WS MSCT technical interoperability had developed a dedicated questionnaire (MSG MSCT 041-20v0.1) for this public consultation that was briefly reviewed on screen during the MSG Plenary meeting.

A comment was made related to both MSCT interoperability documents that also the process flows and functional requirements for the HUB in case of unsuccessful transactions should be further analysed. The WS MSCT technical interoperability would be requested to do so in their next meeting scheduled in August 2020.

The following APs were agreed:

AP12.1	To address the interoperability requirements and flows for unsuccessful transactions in the WS technical interoperability	M. De Soete	In August 2020 meeting
AP12.2	To submit the questionnaire for public consultation on EPC96-20 for a review by EPC legal counsel	M. De Soete	ASAP/Closed
AP12.3	To inform the MSG MSCT Plenary about the publication of the documents on technical interoperability aspects of MSCTs on the EPC website	M. De Soete	In due time

7. Work-stream MSCT use cases

The WS on MSCT use cases held a meeting on 11 May 2020 of which the agenda and report were shared with the MSG Plenary prior to the meeting.

Regarding the presentation MSG MSCT 010-20v0.4 on MSCT transactions with unknown final transaction amount and the related AP 9.3, R. Romme informed that the EC is awaiting the EBA feedback on a similar question that was tabled to the EBA Q&A on authorisation for *card* transactions with an unknown amount for which the answer is expected to be published in June 2020.

The three presentations submitted by the different members on new MSCT use cases based on consumer-presented data for the C2B payment context were briefly reviewed on screen:

- An MSCT use case based on a contactless card application whereby the payer's ASPSP applied a translation for the payer's IBAN into a PAN, proposed by the Smart Payment Association (SPA) (MSG MSCT 018-20);
- An MSCT use case describing a solution for transactions whereby the consumer's mobile device has no mobile network connection at transaction time, proposed by Blue Code (MSG MSCT 024-20);
- MSCT use cases involving a PISP whereby the consumer presented data is a QR-code including a consumer ID and IBAN "in clear", proposed by ETPPA (MSG MSCT 031-20). The second use case in this presentation is based on the usage of an OTP as an authentication factor for SCA. This raised comments by several MSG Plenary members to what extent OTPs are still being used in view of the PSD2 and the RTS.

Since all presentations give rise to a number of questions, challenges and clarifications needed, they would be further analysed and discussed in a joint meeting of the WS MSCT use cases and the WS MSCT technical interoperability that has been scheduled on 2 June 2020.

AP12.4	To collect information on the usage of OTP for SCA across SEPA	M. De Soete/ D.I. Flatraaker via EPC	By September 2020
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8. Work-stream MSCT technical interoperability

The WS on Technical interoperability of MSCTs held a meeting on 18 May 2020 of which the agenda and report were shared with the MSG Plenary prior to the meeting.

Next to the finalisation of the two documents on technical interoperability of MSCTs, the WS has briefly discussed MSCTs based on BLE and NFC as proximity technology to exchange the data between the payer and payee. It was suggested that some findings out of these discussions would be included in the MSCT roadmap.

AP12.5	To share the presentation MSG MSCT 042-20 on BLE/NFC with the MSG MSCT Plenary	M. De Soete	In due time
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9. Work-stream Risk & Security

The MSG MSCT Plenary had decided to revive this work-stream in June 2020 in their previous meeting and launch a call for nominations of additional experts. The Secretariat informed that already a few new nominations of experts have been received. Additional inputs were still sought on the security of QR-codes and their data.

The following APs were agreed:

AP12.6	To check on available input from EMPSA on the security of QR-codes and their data	C. Pirkner	By 2 June 2020
AP12.7	To check on the availability of an EMPSA representative for the WS Risk & security	C. Pirkner	By 2 June 2020

10. MSCT workplan

The workplan (MSG MSCT 033-20v0.5) was briefly reviewed on screen and required updates were identified.

AP12.8	To distribute the updated 2020 workplan	M. De Soete	ASAP
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11. Liaison

EMPSA

C. Pirkner provided a presentation (MSG MSCT 045-20) on EMPSA that was distributed during the meeting. He provided an overview on the structure of the organisation and the founding members. The focus of the group is on a minimum viable product which includes the standardisation of the QR-code and of the communications needed between the mobile payment service providers. Hereby current domestic flows should not be affected while legacy support should be ensured. Currently the communications are implemented via 1 to 1 APIs covering similar functionalities as those specified for the HUB in the MSG MSCT work, but the migration to a more central infrastructure may be considered in the future. Having specified the technical interoperability for transactions based on merchant-presented QR-code (referred to as UMAMI QR-code (Universal Mobile Alliance Message Interoperability) of which the format is aligned with the one defined in EPC 312-19v1.0), the main priorities for the coming period are now to solve all legal and commercial issues. In the meanwhile the technical specifications would be tested between two participating mobile payment solutions.

RTP MSG

The MSG Plenary was informed that the draft SEPA RTP scheme rulebook was submitted to the EPC Board for approval for a 3-month public consultation starting early June 2020.

AP12.9	To inform about the public consultation on the SEPA RTP scheme rulebook	M. De Soete	In due time
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ERPB WG IPs at POI

The Plenary was informed about the status on the activities of the ERPB working group on a Framework of interoperability of instant payments (IPs) at the POI.

The ERPB WG is finalising the 2020 stocktake on IPs at the POI of which a summary will be included in their interim report to the ERPB in July 2020.

The ERPB WG has also started discussions on the governance of the framework on interoperability of IPs at the POI. A high level status on the progress made on the interoperability framework would also be provided in the interim report.

The 1st meeting of the Joint TF ERPB WG / MSG MSCT for the development of the “Security requirements for payment service user on-boarding processes to be adopted by IP service providers and merchants” has been planned on 15 June 2020.

12. A.O.B.

The meeting schedule for the coming months was reviewed and updated.

AP12.10	To set up a skype meeting of the WS Risk& security to address the security of QR-codes	M. De Soete	ASAP
AP12.11	To update the 2020 meeting calendar	M. De Soete	See annex

Note in editing: A dedicated WS risk & security skype meeting is set up on 24 June 2020 from 13h00 till 16h00.

13. Closure of the meeting

The Co-Chairs closed the meeting at 12h00 and thanked all participants for their active participation to the skype meeting.

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	Yes
Sharon Brennan	BPFI	
Meelis Nurk	Estonian Banking Association	Yes
Ellen Halden	DNB Bank	Yes
Philippe Evenot	La Banque Postale	Yes
Andrea Cogertino	ABI (Intesa)	Yes
Vendors / Manufacturers		
Guido Hogen	Smart Payment Association	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	Yes
Service Providers		
Ivo Broeren	Payconiq	Yes
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	
Ralf Ohlhausen		Yes
Fanny Rodriguez <i>alternate:</i> Carlos Blanco	ETPPA	Yes
Christian Pirkner	EMPSA	Yes

Retailers		
Michel van Mello	Colruyt, representing EuroCommerce	Yes
Alexandre Leclerc <i>alternate:</i> Sébastien Lethiec	Carrefour	Yes
Gilles Bourron	Total	Apologies
EACT		
Massimo Battistella	EACT	Yes
BEUC		
Jean Allix	BEUC	Apologies
Standard / Industry Organisations		
Ian Jacobs*	W3C	Apologies
Peter van Leeuwen*	GSMA	Apologies
Pierre-Yves Marche	GSMA	
Observers		
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
EPC Secretariat		
Marijke De Soete	EPC	Yes

*corresponding member only

Annex 2: Action points

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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
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
10.6	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/Open
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12.2	To submit the questionnaire for public consultation on EPC96-20 for a review by EPC legal counsel	M. De Soete	ASAP/Closed

12.3	To inform the MSG MSCT Plenary about the publication of the documents on technical interoperability aspects of MSCTs on the EPC website	M. De Soete	In due time
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12.7	To check on the availability of an EMPSA representative for the WS Risk & security	C. Pirkner	By 2 June 2020
12.8	To distribute the updated 2020 workplan	M. De Soete	ASAP
12.9	To inform about the publication consultation on the SEPA RTP scheme rulebook	M. De Soete	In due time
12.10	To set up a skype meeting of the WS Risk& security to address the security of QR-codes	M. De Soete	ASAP
12.11	To update the 2020 meeting calendar	M. De Soete	See annex

Annex 3: 2020 Meeting Schedule

WS MSCT use cases	WS Techn. Interoperability	WS Risk & Security	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 10h00-16h00			
	20 March 2020 Skype meeting 10h00-16h00		
			27 March 2020 Skype meeting 10h00-16h00
20 April 2020 Skype meeting 9h00-12h00			
	23 April 2020 Skype meeting 12h30-15h00		
			28 April 2020 Skype meeting 9h00-13h00
11 May 2020 Skype meeting 9h00-12h00			
	18 May 2020 Skype meeting 14h00-15h30		
			19 May 2020 Skype meeting

			9h00-12h00
Joint meeting WS MSCT use cases and WS technical interoperability 2 June 2020 Skype meeting 9h00-12h00			
		Joint TF with ERPB WG 15 June 2020 Skype meeting 10h00-12h00	
		24 June 2020 Skype meeting 13h00-16h00	
			26 June 2020 Skype meeting 9h00-13h00
29 June 2020 Dedicated skype meeting on EBA Q&A questions 9h00-11h00			
Joint meeting WS MSCT use cases and WS technical interoperability 2 July 2020 Skype meeting 9h00-11h00			
	17 August 2020 Skype meeting 13h00-16h00		
			1 September 2020 Face-to-face meeting Brussels