

Minutes MSG MSCT Plenary meeting

MSG MSCT 074-20

Version 1.0

1 October 2020

Public

Approved

Minutes MSG MSCT Plenary skype meeting

Distribution: MSG MSCT Plenary

Meeting Date: 1 September 2020

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 9h00 and welcomed the participants to the 14th 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 MSCT073-20v0.1 was presented on screen. The agenda was subsequently approved.

4. Minutes 13th meeting 26 June 2020

The draft minutes of the last meeting held on 26 June 2020 were reviewed on screen (MSG MSCT 055-20v0.1). 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
6.1	To check on the creation of a brand/mark for instant payments by the EPC	D.-I. Flatraaker/M. De Soete	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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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/Closed
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/Closed
12.1	To address the interoperability requirements and flows for unsuccessful transactions in the WS technical interoperability	M. De Soete	In August 2020 meeting/Delayed by WS
12.4	To collect information on the usage of OTP for SCA across SEPA	M. De Soete/ D.I. Flatraaker via EPC	By September 2020/On-going
12.5	To share the presentation MSG MSCT 042-20 on BLE/NFC with the MSG MSCT Plenary	M. De Soete	In due time/Postponed till after next WS meeting technical interoperability 17 August 2020/replaced by developing text for MSCT roadmap
12.6	To check on available input from EMPSA on the security of QR-codes and their data	C. Pirkner	By 2 June 2020/Closed
12.7	To check on the availability of an EMPSA representative for the WS Risk & security	C. Pirkner	By 2 June 2020/Open
13.1	To share the consolidated comments received on the public consultation with the MSG MSCT Plenary	M. De Soete	By 1 September 2020/Closed
13.2	To put the MSG MSCT 010-20 and EC feedback on the agenda of the joint WSs meeting on 2 July 2020 for further analysis and discussion	M. De Soete	ASAP/Closed
13.3	To forward questions related to MSCTs to R. Romme for EC feedback	M. De Soete	By 26 June 2020 cob/Closed
13.4	To provide feedback on questions related to MSCTs	R. Romme	2 July 2020/Closed

13.5	To update the 3 draft questions for the EBA Q&A and distribute to all MSG MSCT Plenary and WS members	M. De Soete	By 26 June 2020 cob/Closed
13.6	To set-up a skype meeting on the 3 draft questions for the EBA Q&A on 29 June 2020	M. De Soete	ASAP/Closed
13.7	To update the MSCT roadmap with changes agreed and develop a table for MSG MSCT Plenary member priority setting	M. De Soete	By 15 July 2020/Closed
13.8	To update and distribute the MSG MSCT workplan	M. De Soete	By 30 June 2020/Closed
13.9	To inform the MSG MSCT about the publication of the ERPB WG interim report.	M. De Soete	In due time/Closed
13.10	To update the MSG MSCT meeting schedule and launch Outlook invitations	M. De Soete	ASAP/See Annex 3

5. Publication consultation “Technical interoperability of MSCTs based on payer-presented data”

The MSG was informed about the outcome of the public consultation on the document EPC096-29v0.14, on the interoperability of MSCTs based on payer-presented data. The consolidated comments are presented in document MSG MSCT 067-20 and are being processed by the WS technical interoperability. The WS planned two further meetings in September to process the comments received and to prepare a disposition of comments. It will subsequently develop an updated version of the document EPC096-20 with the aim to present it to the EPC Board in November 2020 for approval for publication on the EPC website.

The MSG MSCT Plenary briefly reviewed the general comments received and agreed on the proposed way forward by the WS on the request to include MSCT use cases whereby PISPs of Collecting PSPs (on behalf of the merchant) would be involved, namely to address those in a next phase and not to widen the scope of the current document.

6. Joint meeting WS MSCT use cases + WS MSCT technical interoperability MSCT use cases with unknown final transaction amount

Two joint meetings of the two work-streams were held over the summer, namely on 2 July 2020 and on 26 August 2020. All agenda’s and reports of these meetings were shared with the Plenary prior to the meeting.

With respect to the MSCT use cases with unknown final transaction amount (MSG MSCT010-10), the feedback received from the European Commission was presented on screen which results in the elimination of a number of the options described in MSG MSCT 010-20. Some MSG MSCT Plenary members raised concerns about the user experience for these use cases compared to card payments. It was further suggested that the risk on the merchant side could potentially be covered through a framework to provide for payment guarantee, hereby avoiding the need for one-to-one contracts. It was decided that the joint WSs should develop in further detail these use cases hereby documenting the obstacles identified.

AP14.1	To develop MSCT use cases based on implementation options described in MSG MSCT 010-20 and document issues detected	Joint WSs MSCT use cases + MSCT technical interoperability	Next WS meeting
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New MSCT use cases based on payer presented data

The latest version of the MSCT use cases proposed by SPA (MSG MSCT 018-20) shared and as held and ETPPA (MSG MSCT 031-20) were shared with the Plenary prior to the meeting. They all involve the usage of a PISP contracted by the merchant whereby there is generally no relationship between the PISP and the consumer. The European Commission had been requested to provide clarification concerning the usage of such a PISP because PSD2 enables the usage of a PISP which is authorised to initiate payments from a consumer account, standing between the consumer and their ASPSP, whereby the consumer needs to give consent for this initiation.

The feedback received from the EC (MSG MSCT 072-20) related to Art 94.2 and based on the EDPB guideline on the interplay between PSD2 and the GDPR was reviewed and discussed during the meeting. The Plenary was also made aware of other Articles of PSD2 that require consent by the consumer or information to the consumer about the usage of a PISP contracted by the merchant. In order to obtain further clarifications on the consent, it was decided that new questions should be prepared to the EBA Q&A tool.

AP14.2	To develop three new EBA draft Q&A questions regarding payer consent and MSCTs related to Articles 45, 64.2 & 4, 66 and 94.2 of PSD2 for review by Joint WSs meeting	M. De Soete	By 14 September 2020
AP14.3	To develop a new document including the new MSCT use cases, use cases involving PISPs and use cases involving a Collecting PSP (collecting transactions on behalf of the merchant) while	Joint WSs MSCT use cases + MSCT	In due time

	documenting the challenges/unclarities detected	technical interoperability	
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7. Work-stream Risk & Security

This WS held a meeting on 19 August 2020 for which the agenda and report were shared prior to the Plenary meeting. This meeting was devoted to the security of QR-codes and their data for which a presentation was developed (MSG MSCT 051-20). The WS had discussions more in particular related to the protection of the CustomerID and payer IBAN when provided in clear to the merchant POI (e.g. in the QT-code). In view of the diverging opinions in the WS, two dedicated new draft questions to the EBA Q&A (MSG MSCT 068-20 and 069-20) tool were prepared. They were presented to the Plenary that subsequently agreed to submit them immediately to the EBA Q&A tool in order to receive feedback as soon as possible on these issues that are also impacting the ERPB WG work.

As next step, the WS will develop a document describing the QR-codes and the security aspects based on MSG MSCT 051-20 while referring to the EBA Q&A questions prepared.

A new meeting of the WS is planned on 14 September 2020.

8. Work-stream Technical interoperability

This WS held a meeting on 17 August 2020 where they started to process the comments received through the public consultation on EPC096-20v0.14. The agenda and report of this meeting were shared with the Plenary.

The Plenary was further informed that a request had been received from ETPPA to participate in the WS technical interoperability and to nominate R. Ohlhausen as their representative. This request was approved by the Plenary.

9. Joint TF ERPB WG/MSG

A 2nd meeting of this JTF was held on 24 August 2020. Both the agenda and report of this meeting were shared with the Plenary prior to the meeting. The JTF had made good progress with developing the Security requirements for PSU on-boarding and expects to finalise their work during the next meeting planned on 14 September 2020. The current version of the document (MSG MSCT 038-20) was shared with the Plenary.

AP14.4	To distribute the final version of the Security requirements on PSU on-boarding after next JTF meeting	M. De Soete	In due time
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10. MSCT roadmap

Due to time constraints, the review of the roadmap and priority settings were not discussed during the meeting on 1 September 2020 but a dedicated skype meeting was set up on this topic on 7 September 2020. Below is the report for this skype meeting.

AP14.5	To set up a skype meeting on 7 September (8h30-10h) to discuss priority setting for the MSCT roadmap.	M. De Soete	ASAP
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The Plenary first reviewed the current version of the MSCT roadmap (MSG MSCT 011-20v0.6) on screen and made some minor updates. Next the consolidated inputs received over the past months from MSG members on the priority settings for the roadmap were presented by the Secretariat (MSG MSCT 075-20). Each topic was briefly discussed and resulted in short high level description of the main findings for each which are reflected in version 0.2 of the document. It was decided that both the slides and the consolidated priorities should serve now as input for the development of a document on an MSCT roadmap for which a first draft would be prepared by the Secretariat by the next MSG Plenary meeting.

The following APs were agreed:

AP14.6	To check on the average time for an SCT Inst transaction	M. De Soete	By next MSG MSCT meeting
AP14.7	To distribute the document on MSCT priority setting as updated during the MSG MSCT Plenary skype meeting	M. De Soete	ASAP
AP14.8	To prepare a first draft text on the MSCT roadmap and priority setting for review during the next MSG MSCT Plenary meeting	M. De Soete	By 1 October 2020
AP14.9	To reflect which items are addressed by other standard/industry bodies in MSCT roadmap	M. De Soete	In due time
AP14.10	To put a discussion on MSCT roadmap priorities implementation with respect to timelines/resources on the agenda of the next MSG MSCT Plenary meeting	M. De Soete	In due time

11. MSCT workplan

The workplan (MSG MSCT 033-20v0.6) was reviewed on screen and appropriate updates were implemented. A short discussion was held on the development of a recognition label. It was agreed that the MSG should aim at specifying requirements for such a label for submission to the ERPB Board in November 2020 as follow-up on Recommendation A of the ERPB statement of November 2019. As a first step, it was suggested to set-up a small ad-hoc group to develop draft requirements for review during the next MSG Plenary meeting on 1 October 2020.

In view of the additional items that need to be addressed in further detail such as the new models involving a PISP or a Collecting PSP, new MSCT use cases and their impact on the interoperability requirements, process flows for unsuccessful transactions and the implementation of some of the priorities identified in the roadmap it was decided to prepare a proposal for the extension of the mandate of the MSG MSCT for submission to the EPC Board for approval in November 2020.

AP14.11	To update the MSCT workplan and distribute to the MSG MSCT.	M. De Soete	ASAP
AP14.12	To set up a skype meeting to discuss recognition label involving the Co-Chairs, R. Ohlhausen, C. Pirkner and J. Allix on 29 September (11h30-12h30).	M. De Soete	ASAP
AP14.13	To develop a draft proposal for Extension of MSG MSCT mandate for review by MSG MSCT Plenary on 1 October 2020.	M. De Soete	Before end September 2020

12. Liaison

EMPSA

C. Pirkner provided a short update on EMPSA, which is celebrating its 1 year anniversary. He informed about two mobile payment solutions in Bosnia Herzegovina and Slovenia that have joined EMPSA. He further invited the MSG members to join a Webinar on transactions supporting Bluecode, hereby using the merchant-presented QR-code and implementing the technical interoperability specifications developed by EMPSA.

AP14.14	To distribute the EMPSA invitation for their webinar.	M. De Soete	ASAP
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RTP MSG

The MSG Plenary was informed that the public consultation on the SEPA RTP scheme rulebook was closed on 30 August 2020 and that the comments received would be processed over the coming months in order to enable the publication of version 1.0 of the rulebook by end November 2020.

ERPB WG IPs at POI

The Plenary was informed about the progress made in the ERPB WG on the interoperability framework for IPs at the POI. The technical interoperability requirements specified are leveraging the MSG MSCT work. The final document should be submitted to the ERPB in November 2020.

13. A.O.B.

The Plenary briefly reviewed the meeting calendar and re-confirmed the next meeting on 1 October 2020 from 9h00 till 13h00.

AP14.15	To update the MSG MSCT meeting calendar and launch Outlook invitations for the new meetings.	M. De Soete	ASAP/See Annex 3
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14. Closure of the meeting

The Co-Chairs closed the meeting at 13h00 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	s
Ellen Halden	DNB Bank	Yes
Philippe Evenot	La Banque Postale	Yes
Andrea Cogerino	ABI (Intesa)	Yes
Vendors / Manufacturers		
Guido Hogen	Smart Payment Association	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	
Service Providers		
Ivo Broeren	Payconiq	Yes
Henrik Hodam <i>alternate:</i> Thomas Feiler	EquensWorldline	Yes
Hans Rainer van de Berg	Van den Berg AG	
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	
EACT		
Massimo Battistella	EACT	Yes
BEUC		
Jean Allix	BEUC	Yes
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	Apologies Yes
EPC Secretariat		
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
6.1	To check on the creation of a brand/mark for instant payments by the EPC	D.-I. Flatraaker/M. De Soete	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
12.1	To address the interoperability requirements and flows for unsuccessful transactions in the WS technical interoperability	M. De Soete	In August 2020 meeting/Delayed by WS
12.4	To collect information on the usage of OTP for SCA across SEPA	M. De Soete/ D.I. Flatraaker via EPC	By September 2020/On-going
12.5	To share the presentation MSG MSCT 042-20 on BLE/NFC with the MSG MSCT Plenary	M. De Soete	In due time/Postponed till after next WS meeting technical interoperability 17 August 2020/replaced by developing text for MSCT roadmap
12.7	To check on the availability of an EMPESA representative for the WS Risk & security	C. Pirkner	By 2 June 2020/Open
14.1	To develop MSCT use cases based on implementation options described in MSG MSCT 010-20 and document issues detected	Joint WSs MSCT use cases + MSCT technical interoperability	Next WS meeting
14.2	To develop three new EBA draft Q&A questions regarding payer consent and MSCTs related to Articles 64.2 & 4, 66 and 94.2 of PSD2 for review by joint WSs meeting	M. De Soete	By 14 September 2020

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14.3	To distribute the final version of the Security requirements on PSU on-boarding after next JTF meeting	M. De Soete	In due time
14.4	To develop a new document including the new MSCT use cases, use cases involving PISPs and use cases involving a Collecting PSP (collecting transactions on behalf of the merchant) while documenting the challenges/unclarities detected.	Joint WSs MSCT use cases + MSCT technical interoperability	In due time
14.5	To set up a skype meeting on 7 September (8h30-10h) to discuss priority setting for the MSCT roadmap.	M. De Soete	ASAP
14.6	To check on the average time for an SCT Inst transaction	M. De Soete	By next MSG MSCT meeting
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14.8	To prepare a first draft text on the MSCT roadmap and priority setting for review during the next MSG MSCT Plenary meeting	M. De Soete	By 1 October 2020
14.9	To reflect which items are addressed by other standard/industry bodies in MSCT roadmap	M. De Soete	In due time
14.10	To put a discussion on MSCT roadmap priorities implementation with respect to timelines/resources on the agenda of the next MSG MSCT Plenary meeting	M. De Soete	In due time
14.11	To updated the MSCT workplan and distribute to the MSG MSCT.	M. De Soete	ASAP
14.12	To set up a skype meeting to discuss recognition label involving the Co-Chairs, R. Ohlhausen, C. Pirkner and J. Allix on 29 September (11h30-12h30).	M. De Soete	ASAP
14.13	To develop a draft proposal for Extension of MSG MSCT mandate for review by MSG MSCT Plenary on 1 October 2020.	M. De Soete	Before end September 2020
14.14	To distribute the EMPISA invitation for their webinar.	M. De Soete	ASAP

14.15	To update the MSG MSCT meeting calendar and launch Outlook invitations for the new meetings.	M. De Soete	ASAP/See Annex 3
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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

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Joint meeting WS MSCT use cases and WS technical interoperability 2 June 2020 Skype meeting 9h00-12h00			
		Joint TF with ERPB WG Skype meeting 15 June 2020 10h00-12h00	
		Skype meeting 24 June 2020 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			
		Skype meeting 9 July 2020 9h00-11h00	
	17 August 2020 Skype meeting 13h00-16h00		
		Skype meeting 19 August 2020 13h00-15h30	
		Joint TF with ERPB WG Skype meeting 24 August 2020 10h00-12h00	
Joint meeting WS MSCT use cases and WS technical interoperability 26 August 2020 Skype meeting 14h00-16h00			
			1 September 2020

			Skype meeting 9h00-13h00
			7 September 2020 Skype meeting 8h30-10h on MSCT roadmap
		Joint TF with ERPB WG Skype meeting 14 September 2020 10h00-12h00	
	16 September 2020 Skype meeting 13h00-15h00		
	17 September 2020 Skype meeting 13h00-16h00		
Joint meeting WS MSCT use cases and WS technical interoperability 29 September 2020 Skype meeting 9h00-11h30			
			29 September 2020 TF on recognition label Skype meeting 11h30-12h30
			1 October 2020 Skype meeting 9h00-13h00
	14 October 2020 Skype meeting 9h00-11h00		
		15 October 2020 Skype meeting 10h00-11h00	
			30 November 2020 Skype meeting 9h00-13h00