

# Minutes MSG MSCT Plenary meeting

MSG MSCT 088-20

Version 1.0

21 October 2020

Public

Approved

## Minutes MSG MSCT Plenary skype meeting

**Distribution:** MSG MSCT Plenary

**Meeting Date:** 1 October 2020

### 1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 9h00 and welcomed the participants to the 15<sup>th</sup> 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. The group was informed that Roxanne Romme will leave the group and will be replaced by Nicolò Brignoli. The MSG MSCT wishes to thank Roxanne Romme for her valuable contributions over the past months.

### 3. Approval of the agenda

The agenda MSG MSCT087-20v0.2 was presented on screen. The agenda was subsequently approved.

### 4. Minutes 14<sup>th</sup> meeting 1 September 2020

The draft minutes of the last meeting held on 1 September 2020 were reviewed on screen (MSG MSCT 074-20v0.1). 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/Closed see agenda item 11

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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/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 till 2 <sup>nd</sup> release of MSCT IG
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/Closed
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 2 <sup>nd</sup> release of MSCT IG
12.7	To check on the availability of an EMPSA 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/Closed
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/Closed
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/Closed
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	Joint WSs MSCT use cases + MSCT technical interoperability	In due time/Closed

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	documenting the challenges/unclarities detected.		
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/Closed
14.6	To check on the average time for an SCT Inst transaction	M. De Soete	By next MSG MSCT meeting/Closed
14.7	To distribute the document on MSCT priority setting as updated during the MSG MSCT Plenary skype meeting	M. De Soete	ASAP/Closed
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/Closed
14.9	To reflect which items are addressed by other standard/industry bodies in MSCT roadmap	M. De Soete	In due time/Closed
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/Closed
14.11	To updated the MSCT workplan and distribute to the MSG MSCT.	M. De Soete	ASAP/Closed
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/Closed
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/Closed
14.14	To distribute the EMPISA invitation for their webinar.	M. De Soete	ASAP/ Closed
14.15	To update the MSG MSCT meeting calendar and launch Outlook invitations for the new meetings.	M. De Soete	ASAP/See Annex 3

### 5. Joint meeting WS MSCT use cases + WS MSCT technical interoperability

A joint meeting of the two work-streams was held on 29 September 2020 for which the agenda (MSG MSCT 085-20) and report (MSG MSCT 086-20) was distributed to the Plenary prior to the meeting.

The joint meeting started the development of a new document on MSCT use cases (see AP14.4) and their interoperability based on the various contributions received over the past months (MSG MSCT 090-20v0.1), which was presented on screen.

Based on the feedback received from the EC (MSG MSCT 072-20) and the decision taken during the previous MSG MSCT Plenary meeting (see AP14.2), the joint meeting also developed four new draft questions to the EBA Q&A tool (MSG MSCT 081-20 to 084-20) related to the consumer consent on the usage of a PISP on the merchant side. The Plenary reviewed the documents in detail on screen and made several updates based on the discussions and some suggestions made by the new EC representative, N. Brignoli, which are reflected in version 0.2 of the questions.

*MSG MSCT 081-20: Consumer explicit consent to PISP for (instant) credit transfers at the point of interaction based on consumer-presented data related to Article 94.2 of PSD2*

Related to these questions it was clarified that the EBA might not be able to provide a complete answer and that it might be appropriate to also address a letter to the European Data Protection Board (EDPB) in view of their recently published draft guidelines on the interplay between PSD2 and the GDPR that require a contract between the payer and the PISP.

It was decided to re-discuss this suggestion during the next full Plenary meeting.

*MSG MSCT 082-20: Consumer consent related to Article 66 Rules on access to payment account in the case of payment initiation services of the PSD2 for (instant) credit transfers at the point of interaction based on consumer-presented data whereby a PISP is involved on the merchant side*

*MSG MSCT 083-20: Consumer consent related to Article 64 Consent and withdrawal of consent of the PSD2 for (instant) credit transfers at the point of interaction based on consumer-presented data whereby a PISP is involved on the merchant side*

For this question there were diverging views on the proposed answer. Several participants were of the opinion that the ASPSP should provide the possibility to the payer to provide explicit consent for the execution of the transaction without prejudice to applying SCA.

*MSG MSCT 084-20: Providing information to the consumer about the PISP according to Article 45 Information and conditions of the PSD2 for (instant) credit transfers at the point of interaction based on consumer-presented data whereby a PISP is involved on the merchant side*

Related to the EBA Q&A questions above, ETPPA expressed the view that there is no requirement in PSD2 for payee-sided PISPs to have a contract with the payer. They are not acting on behalf of the payer and there are other ways to comply with all the relevant information and consent stipulations in relation to the payer. According to ETPPA, a payee-PISP is acting solely on behalf of the merchant. The payer can “request” an initiation, but cannot “order” it. In the case of a payee-PISP, the payment initiation happens at the full and entire discretion of the payee (merchant), who may well decide not to initiate if their PISP’s risk evaluation suggests that. The payer cannot “insist” on it and the payee-PISP has no obligation to fulfil any payer request. In their opinion, it is important to understand that payers have no control over the “payment initiation step” whatsoever in the payee-PISP use case. Payers have control before the initiation, by “explicitly requesting” it or not and by providing their account details and thereby giving “explicit consent” to process that data or not, and then again afterwards, by giving “execution consent” to their ASPSP or not.

The Plenary agreed to finalise the questions with the changes agreed and to submit them to the EBA Q&A tool since it would be beneficial for the MSG MSCT to receive clarifications on these issues as soon as possible in view of the development of document MSG MSCT 090-20.

A new joint meeting of the WSs is planned on 27 November 2020.

The following APs were tabled:

AP15.1	To finalise the 4 EBA Q&A questions (MSG MSCT 081-20 to 084-20) and submit to the EBA Q&A tool and distribute the final versions to the MSG	M. De Soete	ASAP
AP15.2	To put the issue of a letter to the EDPB in addition to MSG MSCT 081-20) on the agenda of the next full MSG MSCT Plenary meeting	M. De Soete	In due time

### 6. Work-stream Risk & Security

This WS held a meeting on 14 September 2020 for which the agenda (MSG MSCT 076-20) and report (MSG MSCT 077-20) were shared prior to the Plenary meeting. This meeting was devoted to the finalisation of the document on the Security of QR-codes and their data (MSG MSCT 051-20). The MSG MSCT Plenary agreed to share the document with the ERPB WG as input to the dedicated chapter on security in the document on an interoperability framework for IPs at the POI under development.

The Plenary was also informed about an issue that was discussed during the development of this document related to the generation of the consumer-presented QR-code and the security

constraints that may exist. Following advise provided by the ECB, the WS requested approval by the Plenary to proceed with the preparation of a dedicated question to the EBA Q&A tool on this topic. The Plenary agreed to this request.

A new meeting of the WS is planned on 15 October 2020.

The Plenary was further informed that the draft EBA Q&A questions they reviewed during the previous meeting (MSG MSCT 068-20 and 69-20) were submitted as questions 5476 and 5477 into the EBA Q&A tool respectively, early September 2020.

AP15.3	To share the new draft question to the EBA Q&A on security of generation of QR-code after next WS Risk & security meeting	M. De Soete	In due time
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### 7. Work-stream Technical interoperability

The MSG was informed about the meetings held by this WS on two consecutive days (16 and 17 September 2020) to process the comments received through the public consultation on the document EPC096-29v0.14, on the interoperability of MSCTs based on payer-presented data and the preparation of a disposition of comments document (MSG MSCT 067-20 which reflects how the comments have been addressed. The WS finalised the review of the comments and has planned a further meeting on 14 October 2020 to review the updated documents based on the disposition of comments before submission to the Plenary for approval.

AP15.4	To distribute the updated document on Technical interoperability of MSCTs based on payer-presented data and final disposition of comments for final MSG approval for publication	M. De Soete	Prior to next MSG MSCT meeting
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### 8. Joint TF ERPB WG/MSG

A 3<sup>rd</sup> meeting of this JTF was held on 14 September 2020. Both the agenda (ERPB Inst@POI 51-20) and report (ERPB Inst@POI 52-20) of this meeting were shared with the Plenary prior to the meeting. The JTF reviewed the updated document on *Security requirements for PSU on-boarding* (MSG MSCT 038-20) and hereby finalised their work. The document that was shared with the Plenary prior to the meeting will be incorporated as a separate chapter into the document on an interoperability framework for IPs at the POI developed by the dedicated ERPB WG.

### 9. MSCT roadmap

The Plenary reviewed the first draft document prepared by the Secretariat for an MSCT roadmap (MSG MSCT089-20) based on the documents MSG MSCT 011-20 and MSG MSCT 075-20. The group supported the approach taken and identified a number of topics that should be added such as which service to be covered as a priority.

The Plenary further agreed to establish a small ad hoc TF to further develop the document prior to the next MSG MSCT Plenary meeting in view of the deadline for submission to the EPC Board on 2 November 2020.

The following APs were agreed:

AP15.5	To launch a call for participation to ad hoc TF on MSCT roadmap	M. De Soete	ASAP/Closed
AP15.6	To update the draft document on MSCT roadmap as input to ad hoc TF skype meeting	M. De Soete	By 9 October 2020
AP15.7	To set up a skype meeting of ad hoc TF on MSCT roadmap on 13 October 2020 from 14h30 till 16h00	M. De Soete	In due time

### 10. MSCT workplan

The proposal for an extension of the mandate of the MSG MSCT (MSG MSCT 091-20) prepared by the Secretariat according to AP14.13 was reviewed on screen and minor updates were agreed such as a reference to the recently published document on a Strategy for retail payments by the European Commission. It was decided that the members of the Plenary should have a final review of the document before submission to the EPC Board early November 2020.

AP15.8	To review the proposed document on extension of mandate	All MSG members	By 21 October 2020
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### 11. Recognition label for IPs at the POI

Next, the slides (MSG MSCT 092-20) prepared in the ad hoc TF (see AP14.12) on the development of a recognition label for IPs at the POI, that held a skype meeting on 29 September 2020, were reviewed. Minor editorial updates were made on the slides 1 through 4 but a discussion was held on the slide 5. Diverging views were expressed whether the label should indicate to the consumer and merchant the *possibility* to pay with an IP at POI solution adhering to the interoperability framework or whether the label should *ensure* that such a payment is possible. For the latter a commercial agreement between the respective IP service providers would be needed. It was agreed that both views should be represented in the next version of the slides.

The following APs were agreed to progress on this topic;

AP15.9	To update the presentation on recognition label for IPs at the POI	M. De Soete	By 5 October 2020
AP15.10	To set up a skype meeting of the ad hoc TF on recognition label on 6 October 2020 from 9h00 till 10h00	M. De Soete	ASAP

### 12. Liaison

#### EMPSA

No update was provided in view of time constraints.

#### RTP MSG

The MSG Plenary was informed that the comments received through the public consultation on the SEPA RTP scheme rulebook are still being processed.

#### ERPB WG IPs at POI

The Plenary was very briefly informed about the progress made in the ERPB WG on the interoperability framework for IPs at the POI.

### 13. A.O.B.

The Plenary briefly reviewed the meeting calendar and scheduled, in view of the deadline for submission of documents to the EPC Board in November 2020, a new meeting on 21 October 2020 from 9h30 till 11h30 in replacement of the meeting that was tentatively scheduled on 29 October 2020. This meeting would be dedicated to the finalisation of the documents for submission to the EPC Board.



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

The Co-Chairs closed the meeting at 13h10 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
Olivier Felique	KBC	Yes
Sharon Brennan	BPFI	
Meelis Nurk	Estonian Banking Association	Yes
Ellen Halden	DNB Bank	Apologies
Philippe Evenot	La Banque Postale	Apologies
Andrea Cogertino	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	
Henrik Hodam <i>alternate:</i> Thomas Feiler	EquensWorldline	Apologies
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

<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	
<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 Plooi <i>alternate:</i> Paul Capocci	ECB	Yes
Axelle Waterkeyn <i>alternate:</i> Karine Schummer	NBB	
Roxane Romme Nicolò Brignoli <i>alternate:</i> Katarzyna Kobylinska-Hilliard	European Commission	Yes 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
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 till 2 <sup>nd</sup> release of MSCT IG
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 2 <sup>nd</sup> release of MSCT IG
12.7	To check on the availability of an EMPSA representative for the WS Risk & security	C. Pirkner	By 2 June 2020/Open
15.1	To finalise the 4 EBA Q&A questions (MSG MSCT 081-20 to 084-20) and submit to the EBA Q&A tool and distribute the final versions to the MSG	M. De Soete	ASAP
15.2	To put the issue of a letter to the EDPB in addition to MSG MSCT 081-20) on the agenda of the next MSG MSCT Plenary meeting	M. De Soete	In due time
15.3	To share the new draft question to the EBA Q&A on security of generation of QR-code after next WS Risk & security meeting	M. De Soete	In due time

15.4	To distribute the updated document on Technical interoperability of MSCTs based on payer-presented data and final disposition of comments for final MSG approval for publication	M. De Soete	Prior to next MSG MSCT meeting
15.5	To launch a call for participation to ad hoc TF on MSCT roadmap	M. De Soete	ASAP/Closed
15.6	To update the draft document on MSCT roadmap as input to ad hoc TF skype meeting	M. De Soete	By 9 October 2020
15.7	To set up a skype meeting of ad hoc TF on MSCT roadmap on 13 October 2020 from 14h30 till 16h00	M. De Soete	In due time
15.8	To review the proposed document on extension of mandate	All MSG members	By 21 October 2020
15.9	To update the presentation on recognition label for IPs at the POI	M. De Soete	By 5 October 2020
15.10	To set up a skype meeting of the ad hoc TF on recognition label on 6 October 2020 from 9h00 till 10h00	M. De Soete	ASAP/Closed
15.11	To update the MSG MSCT meeting calendar and launch Outlook invitations for the new meetings.	M. De Soete	ASAP/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

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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	
		Skype meeting 14 September 2020 14h00-16h00	
	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
			6 October 2020 TF on recognition label Skype meeting 9h-10h
			13 October 2020 TF on MSCT roadmap Skype meeting 14h30-16h



	14 October 2020 Skype meeting 9h00-11h00		
		15 October 2020 Skype meeting 10h00-11h00	
Joint meeting WS MSCT use cases and WS technical interoperability 27 November 2020 Skype meeting 8h30-11h30			
			21 October 2020 Skype meeting 9h30-11h30
			4 December 2020 Skype meeting 13h00-16h00
	14 December 2020 Skype meeting 13h-15h30		