

Minutes MSG MSCT Plenary meeting

MSG MSCT 098-20

Version 1.0

5 November 2020

Public

Approved

Minutes MSG MSCT Plenary skype meeting

Distribution: MSG MSCT Plenary

Meeting Date: 21 October 2020

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 9h30 and welcomed the participants to the 16th Plenary meeting. The main focus of this skype meeting is to finalise the documents that are due to be submitted to the EPC Board meeting in November 2020 for which the deadline is 2 November 2020.

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 MSCT097-20v0.2 was presented on screen. The agenda was subsequently approved.

4. Minutes 15th meeting 1 October 2020

The draft minutes of the last meeting held on 1 October 2020 were reviewed on screen (MSG MSCT 088-20v0.2). 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 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 |

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| | | | |
|------|--|-------------|---|
| 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 nd 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 nd release of MSCT IG |
| 12.7 | To check on the availability of an EMPISA 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/Closed |
| 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/deferred to next MSG MSCT Plenary meeting |
| 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/Closed |
| 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/Closed |
| 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/Closed |

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|-------|--|-----------------|---------------------------|
| 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/Closed |
| 15.8 | To review the proposed document on extension of mandate | All MSG members | By 21 October 2020/Closed |
| 15.9 | To update the presentation on recognition label for IPs at the POI | M. De Soete | By 5 October 2020/Closed |
| 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/Closed |

5. Work-stream Risk & Security

The WS held a meeting on 15 October 2020 for which the agenda (MSG MSCT 095-20) and report (MSG MSCT 096-20) were shared prior to the Plenary meeting. This short meeting was devoted to the review of the new question to be submitted to the EBA Q&A tool on the generation of the consumer-presented QR-code and the related security constraints that may exist, following the request by the Plenary during their previous meeting to proceed with the preparation.

The new draft question (MSG MSCT 099-20) was reviewed and discussed on screen. Several updates were made in the background section. A proposed answer supported by part of the group was included in the dedicated section. The outcome of the Plenary review is reflected in version 0.3 of the document.

Since the majority of the Plenary were of the opinion it would be beneficial to obtain clarity on this issue, it was decided to proceed with the submission to the EBA Q&A after a last legal check. ETPPA re-iterated that they were of the opinion that EBA is not in a position to provide an answer to this question.

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| AP16.1 | To finalise the new question to the EBA Q&A tool and submit it | M. De Soete | ASAP |
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6. Work-stream Technical interoperability

The MSG was informed about the meetings held by this WS on 14 October 2020 for which the agenda (MSG MSCT 093-20) and report (MSG MSCT 094-20) were shared with the Plenary prior to the meeting.

The Plenary was informed that the WS processed all the comments received through the public consultation on the document EPC096-29v0.14, on the interoperability of MSCTs based on payer-presented data and has prepared a disposition of comments document (MSG MSCT 067-20) which reflects how the comments have been addressed. The MSG MSCT Plenary approved the updated document EPC096-20 for submission for approval for publication to the EPC Board in November 2020.

The following APs were agreed:

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|--------|--|-------------|-------------|
| AP16.2 | To distribute the final document EPC096-20 as approved by the EPC Board | M. De Soete | In due time |
| AP16.3 | To distribute the disposition of comments MSG MSCT 067-20 to the submitters of comments subsequent to the publication of EPC096-20 | M. De Soete | In due time |

7. MSCT roadmap

The Plenary was informed about the meeting held on 13 October 2020 by the small ad hoc TF to progress the document on the MSCT roadmap (MSG MSCT 089-20). The updates made to the document were subsequently presented on screen. The Plenary further reviewed the document and made some additional changes to the Table 4 and to the final section on the implementation of the roadmap that are reflected in version 0.4 of the document.

Next the document was approved by the MSG MSCT Plenary for submission for approval to the EPC Board in November 2020.

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| 16.4 | To distribute the final version of the MSCT roadmap (MSG MSCT 089-20) | M. De Soete | ASAP |
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8. MSCT workplan

In view of time constraints, the workplan was not reviewed in detail but it was decided to collect comments from the Plenary members and to review the workplan again during the next Plenary meeting.

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| AP16.5 | To distribute the MSG MSCT workplan for comments and review by next Plenary meeting | M. De Soete | Before 25 November 2020 |
|--------|---|-------------|-------------------------|

The proposal for an extension of the mandate of the MSG MSCT (MSG MSCT 091-20) was reviewed on screen and the minor updates made were highlighted. As suggested by the Co-Chair, P. Spittler, some text was added to the last section to reflect that at least for the first half year in 2021, the MSG MSCT meetings would be further organised as skype meetings.

The MSG MSCT Plenary subsequently approved the document for submission to the EPC Board in November 2020. It was also clarified that some of the topics covered in this request were also identified by the ERPB WG during their development of the interoperability framework for IPs at the POI.

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| AP16.6 | To distribute the final version of the proposal for the MSCG MSCT mandate extension (MSG MSCT 091-20) | M. De Soete | ASAP |
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9. Recognition label for IPs at the POI

The Plenary was informed about the meeting held on 6 October 2020 by the small ad hoc TF to progress the presentation on the slides on the development of a recognition label for IPs at the POI (MSG MSCT 092-20). The presentation includes two diverging views concerning the requirements for the development of such a label that were re-confirmed during the Plenary meeting. The slides were approved by the MSG MSCT Plenary for submission to the ERPB in November 2020 for further guidance. The Secretariat clarified that the slides might be submitted as part of the EPC status report on SCT Instant to the ERPB.

The following APs were agreed to progress on this topic;

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|--------|--|-------------|------|
| AP16.7 | To distribute the final presentation on the recognition label for IPs at the POI (MSG MSCT 092-20) | M. De Soete | ASAP |
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10. A.O.B.

The group was informed that the Secretariat was contacted by the representative of W3C to provide a presentation on the usage of QR-codes for MSCTs at the W3C Web payments session on 21 October 2020 dedicated to QR-codes.

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| AP16.8 | To distribute the presentation to W3C on usage of QR-codes for MSCTs | M. De Soete | ASAP |
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The next meeting of the MSG MSCT Plenary has been rescheduled from 30 November to 4 December 2020 from 13h00 till 16h00.

11. Closure of the meeting

The Co-Chairs closed the meeting at 11h30 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 | Apologies |
| Sharon Brennan | BPFI | |
| Meelis Nurk | Estonian Banking Association | Yes |
| Ellen Halden | DNB Bank | Apologies |
| Philippe Evenot | La Banque Postale | Apologies |
| Andrea Cogerino | 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 | Apologies |
| 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 | Apologies |
| Ralf Ohlhausen Fanny Rodriguez <i>alternate:</i> Carlos Blanco | ETPPA | Yes Apologies |
| Christian Pickner <i>alternate</i> Peter Neubauer | EMPSA | Apologies Yes |

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|---|------------------------------------|------------------------|
| 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 | Apologies |
| Axelle Waterkeyn <i>alternate:</i> Karine Schummer | NBB | |
| Nicolò Brignoli <i>alternate:</i> Katarzyna Kobylinska-Hilliard | European Commission | Apologies Apologies |
| 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 |
| 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 nd 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 nd 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 |
| 15.2 | 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/deferred to next MSG MSCT Plenary meeting |
| 16.1 | To finalise the new question to the EBA Q&A tool and submit it | M. De Soete | ASAP |
| 16.2 | To distribute the final document EPC096-20 as approved by the EPC Board | M. De Soete | In due time |
| 16.3 | To distribute the disposition of comments MSG MSCT 067-20 to the submitters of comments subsequent to the publication of EPC096-20 | M. De Soete | In due time |

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|------|---|-------------|-------------------------|
| 16.4 | To distribute the final version of the MSCT roadmap (MSG MSCT 089-20) | M. De Soete | ASAP |
| 16.5 | To distribute the MSG MSCT workplan for comments and review by next Plenary meeting | M. De Soete | Before 25 November 2020 |
| 16.6 | To distribute the final version of the proposal for the MSCG MSCT mandate extension (MSG MSCT 091-20) | M. De Soete | ASAP |
| 16.7 | To distribute the final presentation on the recognition label for IPs at the POI (MSG MSCT 092-20) | M. De Soete | ASAP |
| 16.8 | To distribute the presentation to W3C on usage of QR-codes for MSCTs | M. De Soete | ASAP |
| 16.9 | To set up a new Plenary meeting on 4 December 2020 and cancel the meeting on 30 November 2020 | M. De Soete | ASAP |

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 |

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|---|---|---|---|
| | | | 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 |

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|---|--|---|---|
| | 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 13h00-15h30 | | |
| Joint meeting WS MSCT use cases and WS technical interoperability 18 December 2020 Skype meeting 13h00-16h00 | | | |