Minutes MSG MSCT Plenary meeting

MSG MSCT 104-20
Version 1.0
15 January 2021

Public

Approved

Minutes MSG MSCT Plenary skype meeting

Distribution: MSG MSCT Plenary
Meeting Date: 4 December 2020

1.   Welcome and opening of the meeting
The Co-Chairs opened the meeting at 13h00 and welcomed the participants to the 17th 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. In view of the extension of the mandate of the MSG MSCT (see agenda item 6) it was agreed to check again the composition and representation of the different organisations involved. The following APs were agreed:

| AP17.1 | To check on the representatives of the Eurosystem and the ECB in the MSG MSCT | M. Plooij | ASAP |
| AP17.2 | To check on their representatives (e.g. alternates) in the MSG MSCT | All MSG members | By 20 December 2020 |

Note in editing: Subsequent to the meeting a dedicated e-mail was sent to the MSG MSCT Plenary members with a new deadline of 4 January 2021.

3.   Approval of the agenda
The agenda MSG MSCT 103-20v0.1 was presented on screen. An additional input document was provided shortly before the meeting namely a flyer on Instant Payments issued by Payments Europe that would be added under agenda item 6. The agenda was subsequently approved.

4.   Minutes 16th meeting 15 October 2020
The draft minutes of the last meeting held on 15 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
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 2nd release of MSCT IG/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 2nd 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/see agenda item 7
16.1	To finalise the new question to the EBA Q&A tool and submit it	M. De Soete	ASAP/Closed
16.2	To distribute the final document EPC096-20 as approved by the EPC Board	M. De Soete	In due time/Closed
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/Closed
16.4	To distribute the final version of the MSCT roadmap (MSG MSCT 089-20)	M. De Soete	ASAP/Closed

16.5	To distribute the MSG MSCT workplan for comments and review by next Plenary meeting	M. De Soete	Before 25 November 2020/Closed
16.6	To distribute the final version of the proposal for the MSCG MSCT mandate extension (MSG MSCT 091-20)	M. De Soete	ASAP/Closed
16.7	To distribute the final presentation on the recognition label for IPs at the POI (MSG MSCT 092-20)	M. De Soete	ASAP/Closed
16.8	To distribute the presentation to W3C on usage of QR-codes for MSCTs	M. De Soete	ASAP/Closed
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/Closed

Related to AP 2.5, the Co-Chair, D.-I. Flatraaker, informed the group that the final recommendations on this topic were expected to be discussed during the next EPC Board meeting on 3 March 2021.

Regarding AP 16.7, the group was informed that during the ERPB meeting on 26 November 2020, both the European Commission and the Age Platform (also on behalf of BEUC) have stated that the recognition label should have a meaning for the consumer in the sense that if the label is present, they should be able to conduct a transaction using an IP.

This position expressed during the ERPB meeting is covered by the 2nd view in MSG MSCT 092-20v1.0.

Also, the recently published EC Retail Payments Strategy underlines the need for the creation of such a label.

5. Publication document on Technical interoperability

The Plenary was informed that the EPC Board approved during their recent meeting in November 2020 the publication of the document on Technical Interoperability of MSCTs based on payer-presented data (MSG MSCT 096-20v1.0).

The Secretariat further informed that the document is expected to be published right after the publication by the ERPB of the Interoperability Framework document (ERPB Inst@POI 09-20v1.1) in view of the link to the latter document that needs to be included into the EPC document. She further explained that the Disposition of comments document (MSG MSCT 067-20v1.0) would be distributed to the submitters of comments right after the publication of EPC096-20.

AP17.3	To inform about the publication of EPC096-20v1.0 on the EPC website	M. De Soete	In due time

6.   MSCT workplan

The Plenary was informed about the approval of the MSCT roadmap (MSG MSCT 089-20v1.2) by the EPC Board during their recent meeting on 18 November 2020. The document remains a document for internal use that might need to be updated in Q4 2021 depending on the market evolutions.

The EPC Board also approved the proposed extension of the MSG MSCT mandate (MSG MSCT 091-20v1.3). M. De Soete explained that based on this extended mandate, she prepared an updated version of the MSG MSCT workplan (MSG MSCT 033-20v0.10). This updated presentation was reviewed in detail on screen during the meeting. A short discussion was held on the need for payment guarantee, more in particular for MSCTs based on SCT. The group was informed that this issue would be further discussed in the context of the development of the SRTP scheme. P. Spittler requested to include in the new MSCT use cases the Repayment (Refund) function on slide 3.

Next the Plenary briefly discussed the flyer issued by Payments Europe on "Understanding Instant Payments", which was shared by J. Allix with the group. On page 2 of this document, a table is included that makes a comparison between card, instant and cash payments. Several members commented on the comparison made. First, it was noted that this document has been developed by organisations involved in card-based payments which explains the somewhat biased comparison. Next, it is obvious that the document compares so-called "apples with pears" since it compares a payment product (a card) with a way of processing (instant), whereby the comment was made that the latter could also be applied to card payments.

It was further noted that many of the issues detected concerning instant payments where of a more commercial / business nature.

Jean Allix, on behalf of BEUC, re-iterated the importance of consumer protection and made the comparison with card payments whereby consumers are allegedly better protected. He further mentioned that a chargeback mechanism should be considered for MSCTs.

D.-I. Flatraaker re-stated that the MSG MSCT's focus is on the technical and security aspects for interoperability of MSCTs but that some of those non-technical gaps detected could be documented and should be addressed in other fora such as the group that would cover forthcoming work on an interoperability framework for IPs at the POI.

The following APs were agreed:

AP17.4	To put the review of the MSG MSCT workplan on the agenda of the next meeting	M. De Soete	In due time
AP17.5	To provide a status on the work of the WS technical interoperability during the next Plenary meeting	M. De Soete	14 January 2020

7. EBA Q&A questions

The Secretariat informed that she prepared a zip file containing the 10 questions posted during the course of 2020 to the EBA Q&A tool, which was shared with the Plenary prior to the meeting. No further information was available on the time frames in which replies from EBA could be expected.

Next the Plenary briefly addressed AP15.2, namely whether in parallel to the EBA Q&A question 2020_5570 on PSU consent related to Article 94.2 of PSD2, they should address a letter to the European Data Protection Board (EDPB) as suggested by the EC representative in a previous meeting. The group decided after a short discussion to postpone their decision till after the publication of the final version of the EDPB document *"Guidelines 06/2020 on the interplay of the Second Payment Services Directive and the GDPR"*. AP15.2 would be updated accordingly.

8. Joint meeting WS MSCT use cases and WS Technical interoperability

The Plenary was informed about the joint meeting held on 27 November 2020 of the WS MSCT use cases and WS MSCT technical interoperability of which the agenda (MSG MSCT 101-20) and report (MSG MSCT 102-20) were shared prior to the meeting.

The WSs started the development of a new document to cover new MSCT use cases and the technical interoperability of new models involving a PISP or a Collecting PSP (on the merchant side) as requested in the extended mandate of the MSG MSCT. A very first draft of the document was shared for information with the Plenary and was briefly presented on screen. A further meeting of the WSs to progress the document was planned on 18 December 2020.

The following AP was agreed to progress on this topic;

AP17.6	To distribute the new version of the document EPC 090-20 subsequent to the next joint WSs meeting for MSG MSCT review during next Plenary meeting	M. De Soete	In due time

9. Liaison

ERPB

A short oral report was provided on the recent ERPB meeting held on 26 November 2020. The two documents developed by the ERPB WG on an Interoperability Framework for IPs at the POI were approved for publication and the suggested recommendations in the documents were adopted. The Plenary was further informed that these and some of the other forthcoming recommendations in the ERPB Statement following their meeting, which was expected to be published one of the next days, would have to be reviewed at the next MSG MSCT Plenary meeting to derive their impact on the MSG MSCT 2021 workplan.

The Plenary was also informed that the ERPB WG on a SEPA API access scheme would be revived shortly, following the preparatory work done over the past months. As an outcome of the joint WSs meeting, a request was tabled to the MSG MSCT Plenary to address a letter to this ERPB WG, in due course, concerning the support in the API of a notification message from the payer's ASPSP to the PISP about the successful execution of the instant SCT transaction (following the Confirmation message 6 in Figure 1 as specified in the SCT instant scheme rulebook (EPC 122-16 2019 v1.2).

The group was further informed that the ERPB WG on Transparency provided an interim report to the ERPB but it was decided to await the final report of this WG in June 2021 before further discussing this topic in the MSG MSCT.

AP17.7	To prepare a request to the ERPB API Access scheme WG on the support of the notification message after the SCT instant execution into the PSD2 API	M. De Soete/ R. Ohlhausen	By next MSG MSCT Plenary meeting
AP17.8	To inform about the publication of the ERPB statement November 2020	M. De Soete/M. Plooij	In due time

Note in editing: The ERPB Statement was published on 7 December 2020 and is available through the following link: https://www.ecb.europa.eu/paym/groups/erpb/shared/pdf/14th-ERPB-meeting/Statement.pdf?352d20823cd2f48606069c77372be042.

EMPSA
No update on EMPSA was made.

10. A.O.B.
Next a meeting calendar of the first months in 2021 was agreed. All meetings would be held as virtual meetings using the Teams tool.

The next Plenary meeting has been scheduled on 15 January 2021 from 12h30 till 15h.

AP17.9	To distribute the 2021 meeting calendar for Jan-April 2021 and launch Outlook invitations	M. De Soete	ASAP/ see also Annex

11. Closure of the meeting
The Co-Chairs closed the meeting and thanked all participants for their active participation.

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	Yes
Andrea Cogerino	ABI (Intesa)	Yes
Vendors / Manufacturers		
Guido Hogen	Smart Payment Association	Yes
Andrew Pankratov *alternate:* Dmitry Yatskaer	OpenWay	Yes
Service Providers		
Ivo Broeren Alternate: Kai Yam	Payconiq	Apologies Yes
Henrik Hodam *alternate:* Thomas Feiler	EquensWorldline	Yes
Hans Rainer van de Berg	Van den Berg AG	
Marco Polissi	SIA S.p.A.	
Paolo Martino *alternate:* Gianpiero Caretti	TAS Group	
Grzegorz Leńkowski	National Clearing House KIR	Yes
Ralf Ohlhausen Fanny Rodriguez *alternate:* Carlos Blanco	ETPPA	Yes Yes
Christian Pickner *alternate*	EMPSA	Apologies

Peter Neubauer		Yes
Retailers		
Michel van Mello	Colruyt, representing EuroCommerce	Yes
Alexandre Leclerc *alternate:* 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 Plooij *alternate:* Paul Capocci	ECB	Yes
Axelle Waterkeyn *alternate:* Karine Schummer	NBB	
Katarzyna Kobylinska-Hilliard	European Commission	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
12.5	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 2nd 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/Postponed till after publication final document EDPB06/2020
17.1	To check on the representatives of Eurosystem and the ECB in the MSG MSCT	M. Plooij	ASAP
17.2	To check on their representatives (e.g. alternates) in the MSG MSCT	All MSG members	By 20 December 2020
17.3	To inform about the publication of EPC 096-20v1.0 on the EPC website	M. De Soete	In due time

17.4	To put the review of the MSG MSCT workplan on the agenda of the next meeting	M. De Soete	In due time
17.5	To provide a status on the work of the WS technical interoperability during the next Plenary meeting	M. De Soete	14 January 2020
17.6	To distribute the new version of the document EPC 090-20 subsequent to the next joint WSs meeting for MSG MSCT review during next Plenary meeting	M. De Soete	In due time
17.7	To prepare a request to the ERPB API Access scheme WG on the support of the notification message after the SCT instant execution into the PSD2 API	M. De Soete/ R. Ohlhausen	By next MSG MSCT Plenary meeting
17.8	To inform about the publication of the ERPB statement November 2020	M. De Soete/M. Plooij	In due time
17.9	To distribute the 2021 meeting calendar for Jan-April 2021 and launch Outlook invitations	M. De Soete	ASAP/ see also Annex

Annex 3: 2020-2021 Meeting Schedule

WS MSCT use cases	WS Technical Interoperability	WS Risk & Security	MSG MSCT Plenary
	14 December 2020 Virtual meeting 13h-15h30		
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 18 December 2020 8h30-11h30			
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 12 January 2021 9h00-12h00			
			Virtual meeting 15 January 2021 12h30-15h00
	Virtual meeting 21 January 2021 13h00-16h00		
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 12 February 2021 8h00-11h00			
		TBD February 2021	
			Virtual meeting 15 February 2021 13h00-16h00
	Virtual meeting		

	4 March 2021 13h00-16h00		
			Virtual meeting 22 March 2021 13h00-16h00
			Virtual meeting 26 April 2021 13h00-16h00