

Minutes MSG MSCT Plenary meeting

MSG MSCT 004-21

Version 1.0

15 February 2021

Public

Approved

Minutes MSG MSCT Plenary skype meeting

Distribution: MSG MSCT Plenary

Meeting Date: 15 January 2021

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 12h30 and welcomed the participants to the 18thmPlenary 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 MSCT 003-21v0.2 was presented on screen. Since the Secretariat received replies from the EBA on three of the posted questions shortly before the Plenary meeting, it was agreed to review those replies under item 11: A.O.B.

4. Minutes 17th meeting 4 December 2020

The draft minutes of the last meeting held on 4 December 2020 were reviewed on screen (MSG MSCT 104-20v0.2). M. Plooijs on behalf of the ECB requested a small change to the last paragraph under item 4. It was clarified that AGE Platform Europe (also on behalf of BEUC) made a statement regarding the recognition label for IPs at the POI. It was further agreed to split this paragraph into two in order to differentiate the reference to the 2nd view in MSG MSCT 092-20 from the statements made during the ERPB meeting. The minutes 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

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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/Obsolete
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
15.2	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/Closed
17.2	To check on their representatives (e.g. alternates) in the MSG MSCT	All MSG members	By 20 December 2020/Closed
17.3	To inform about the publication of EPC 096-20v1.0 on the EPC website	M. De Soete	In due time/Closed
17.4	To put the review of the MSG MSCT workplan on the agenda of the next meeting	M. De Soete	In due time/Closed
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/Closed
17.6	To distribute the new version of the document EPC 090-20 subsequent to the next joint WSs	M. De Soete	In due time/Closed

	meeting for MSG MSCT review during next Plenary meeting		
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/Closed
17.8	To inform about the publication of the ERPB statement November 2020	M. De Soete/M. Plooij	In due time/Closed
17.9	To distribute the 2021 meeting calendar for Jan-April 2021 and launch Outlook invitations	M. De Soete	ASAP/ see also Annex/Closed

5. Review composition MSG MSCT Plenary and work-streams

As agreed during the previous meeting, a review on the composition of the MSG MSCT (MSG MSCT 001-20v0.18) was conducted and re-confirmation of participation was requested from all members and observers to the group. In view of the 5 open seats for non-EPC members available, it was decided to publish an open call for nominations on the EPC website on 20 January 2021 with a response time of two weeks.

Regarding the e-mail received from equensWorldline it was agreed to approach them with the request to re-consider the nomination of a delegate who could actively participate to the Plenary and, as an alternative, to offer them to be added to the MSG MSCT Interest Group. The group further decided that the application received from Huawei for participation to the Plenary would be considered in due time with the new nominations received via the open call.

AP18.1	To launch a call for nominations on the EPC website for the 5 open seats of the MSG MSCT Plenary with 2 weeks response time	M. De Soete	ASAP
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6. Joint meeting WS MSCT use cases and WS Technical interoperability

The Plenary was informed about the joint meetings held on 18 December 2020 and 12 January 2021 of the WS MSCT use cases and WS MSCT technical interoperability of which the agenda's (MSG MSCT 109-20, 001-21) and reports (MSG MSCT 110-20, 002-21) were shared prior to the meeting.

The WSs made good progress on the development of a new document on *New MSCT use cases and the technical interoperability of new models involving a PISP or a Collecting PSP* (on the merchant side). The updated draft document (MSG MSCT 090-20) was presented on screen by the Secretariat and the different use cases were briefly introduced. Also, the accompanying short demo for MSCT use case C2B-5 delivered by ETTPA to the joint WSs meeting was shown on screen on the request of J. Allix.

The Plenary was informed that the list of new MSCT use cases is more or less stable now. The only additional use case on deferred payments that could potentially be added would be discussed during the next joint WSs meeting on 12 February 2021 but was pending input from EuroCommerce.

The Secretariat further reported that the joint WSs meeting also discussed the payments using so-called car on-board units but came to the conclusion that the transaction process flows would not differ from the ones already illustrated in the existing MSCT use cases. The joint WSs meeting therefore decided that this would be covered by a short description in the 2nd release of the MSCT IG.

Next the section on new interoperability models was introduced. It was explained that this section leveraged the previous work done in the ERPB WG on an Interoperability framework for instant payments at the POI (IPs at the POI) but that further updates were applied and more models would be considered.

The aim is that the document would be finalised by end February 2021 and would be published on the EPC website for an 8-week public consultation in March 2021.

The following APs were agreed:

AP18.2	To distribute the presentation MSG MSCT 113-20	M. De Soete	ASAP
AP18.3	To distribute the updated document MSG MSCT 090-20 for MSG MSCT Plenary review	M. De Soete	By 31 January 2021
AP18.4	To review the document MSG MSCT 090-20 and provide comments for consideration by the next Joint WSs meeting	All MSG MSCT Plenary members	By 11 February 2021

7. WS MSCT Technical interoperability

Next, the Plenary was informed about the meeting of the WS MSCT technical interoperability that was held on 14 December 2020 for which the agenda (MSG MSCT 105-20) and the report (MSG MSCT 106-20) were shared prior to the meeting.

The WS started with the development of a new document on *Technical interoperability of MSCTs for unsuccessful and R-transactions* (MSG MSCT 108-20). A very first draft of this document was briefly introduced to the group. It was further explained that the intention of the WS is to include the document on *Errors with MSCTs based on payee-presented data* (MSG MSCT 107-20) as an annex to the document while a similar overview is planned to be developed for *Errors with MSCTs based on payer-presented data*.

J. Allix stated that the addition of the trade name in the Tables was very much appreciated. The need to share this information was also discussed in the ERPB WG on Transparency. He further insisted on the importance of the function *Recall by payer* for the consumer take up of account-based payments.

AP18.5	To provide input on the need for the function Recall by payer	J. Allix	By 5 February 2021
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8. ERPB WG on Instant Payments at the POI

The Plenary reviewed the Statement (ERPB /202/035) published by the ERPB following their November 2020 meeting to evaluate the impact on the MSG MSCT workplan. It was considered that Recommendation A is already being addressed in the current workplan of the group. For Recommendation B, it was agreed that the best way forward would be to establish a joint Task Force (TF) between the MSG MSCT and the ECSG. The Secretariat suggested to set-up a coordination call with the Co-Chairs of the MSG MSCT and the Chair / Vice-Chair of the ECSG to discuss the set-up of such a TF. The MSG MSCT was also informed, as stated in the Statement, that the EPC was invited to present to the June 2021 ERPB the outcome of any further work on a pan-European recognition label in light of the market developments.

Next EuroCommerce was invited to present the document on Requirements for specifications of the POI (ERPB/2020/034) as follow up on Recommendation G of the ERPB Statement published in November 2019. Merchants were invited by this Recommendation to identify the requirements for the development of dedicated specifications to cover the integration and maintenance of multiple payment solutions in merchant environments. After tabling these requirements to the ERPB in June 2020, it was decided to further analyse these in a small team, consisting of the ERPB WG IPs at POI Co-Chairs, the MSG MSCT Co-Chairs, the Chair and Vice-Chair of the ECSG and the Secretariat, and to prepare a recommended way forward. The results of this analysis are reflected in the document ERPB/2020/034. A total of 14 requirements have been identified on which the team did a priority setting taking various factors into account. It is proposed that four of these requirements would be addressed in a multi-stakeholder group consisting of market participants in card and SCT Inst payments. Since the ERPB requested that the MSG MSCT would take the lead in this, it was decided to re-discuss how to organise this work during the MSG MSCT Plenary in June 2021, once the 2nd release of the MSCT IG would be ready for public consultation.

The following AP was agreed:

AP18.6	To set-up a coordination call between the ECSG Chair-Vice Chair and the MSG MSCT Co-Chairs, early February 2021	M. De Soete	In due time
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AP18.7	To put the follow-up on document ERPB/2020/34 on the agenda of the MSG MSCT Plenary meeting in June 2020	M. De Soete	In due time
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9. MSCT workplan

Due to time constraints the MSCT workplan (MSG MSCT 033-20) that was shared prior to the meeting could not be reviewed and updated on screen.

The following AP was tabled instead:

AP18.8	To update the MSG MSCT workplan and circulate it for review during the next Plenary meeting	M. De Soete	By 5 February 2021
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10. Liaison

EMPSA

P. Neubauer informed that some delays have been encountered during the last months but that they were analysing the lessons learnt from the proof of concept conducted last year (payments between Twint and BlueCode). Further tests have also been conducted between Swish, Vipps and MobilePay. The planning is still to go into production for in-store payment in H1 2021. He further indicated that the remaining challenges to be solved are less technical but are more related to business and legal issues.

ERPB WG on SEPA API Access Scheme

In view of the renewal of the ERPB WG on a SEPA API access scheme and the AP agreed during the last Plenary meeting, the Secretariat prepared a draft letter to this group (MSG MSCT 007-20) that was shared with the Plenary prior to the meeting. Hereby the ERPB WG is requested to consider the possible addition of the *Notification from the payer ASPSP to the PISP* (following the receipt of the Confirmation message 6 in Figure 1 in the SCT instant scheme rulebook) in their API access scheme. This would enable PISPs to use such an API to support the technical interoperability requirements for MSCTs identified in the documents EPC312-19 and EPC096-20.

The letter was reviewed on screen and was subsequently approved to be shared with the ERPB WG.

AP18.9	To submit the letter MSG MSCT 007-20 to the Secretariat of the ERPB WG on SEPA Access Scheme	M. De Soete	ASAP
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11. A.O.B.

EBA Q&A questions

The Secretariat informed that she received replies from EBA on the questions 2020_5571, 2020-5572 and 2020_5587. The EBA states that the answers to the questions 2020_5571 and 2020_5572 would be addressed in the answer to question 2020_5570, while in reply to question 2020_5587, they declare that they are not in a position to answer such question. The MSG MSCT took note of this information.

AP18.10	To distribute the replies received on 3 EBA Q&A questions	M. De Soete	ASAP
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Meeting schedule

The timing of the next meeting on 12 February 2021 was changed on the request of one of the Co-Chairs. The virtual meeting will now take place from **11h00 till 14h00**.

AP18.11	To update the meeting calendar	M. De Soete	See Annex 3
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12. 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 <i>alternate:</i> Richard Walsh	BPFI	Apologies Yes
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 <i>alternate:</i> Dmitry Yatskaer	OpenWay	Yes
Service Providers		
Ivo Broeren	Payconiq	
Marco Polissi	SIA S.p.A.	Yes
Gianpiero Caretti <i>alternate:</i> Paolo Martino	TAS Group	Yes Apologies
Grzegorz Leńkowski	National Clearing House KIR	Yes
Ralf Ohlhausen Fanny Rodriguez <i>alternate:</i> Carlos Blanco	ETPPA	Yes Apologies
Christian Pickner <i>alternate</i> Peter Neubauer	EMPSA	Apologies Yes
Retailers		
Michel van Mello	Colruyt, representing EuroCommerce	Yes

Alexandre Leclerc <i>alternate:</i> Sébastien Lethiec	Carrefour	Yes
EACT		
Massimo Battistella	EACT	Yes (partly)
BEUC		
Jean Allix <i>alternate:</i> Déborah Faure	BEUC	Yes
Standard / Industry Organisations		
Ian Jacobs*	W3C	Apologies
Pierre-Yves Marche*	GSMA	Apologies
Observers		
Mirjam Plooiij <i>alternate:</i> Alexander Mayrhofer	ECB	Yes
Alexandra Madeline <i>alternate:</i> Deniss Filipovs	OENB BdF Latvijas Banka	Yes
Katarzyna Kobylinska-Hilliard	European Commission	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
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/Obsolete
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18.1	To launch a call for nominations on the EPC website for the 5 open seats of the MSG MSCT Plenary with 2 weeks response time	M. De Soete	ASAP
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18.4	To review the document MSG MSCT 090-20 and provide comments for consideration by the next Joint WSs meeting	All MSG MSCT Plenary members	By 11 February 2021
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18.9	To submit the letter MSG MSCT 007-20 to the Secretariat of the ERPB WG on SEPA API Access Scheme	M. De Soete	ASAP
18.10	To distribute the replies received on 3 EBA Q&A questions	M. De Soete	ASAP
18.11	To update the meeting calendar	M. De Soete	See Annex

Annex 3: 2020-2021 Meeting Schedule

WS MSCT use cases	WS Technical Interoperability	WS Risk & Security	MSG MSCT Plenary
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 13h-16h00		
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 12 February 2021 8h00-11h00			
			Virtual meeting 15 February 2021 11h00-14h00
	Virtual meeting 4 March 2021 13h00-16h00		
		Virtual meeting 8 March 2021 10h30-12h30	
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 11 March 2021 8h30-11h30			
			Virtual meeting 22 March 2021 13h00-16h00
	Virtual meeting 13 April 2021		

	13h00-16h00		
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 20 April 2021 14h00-17h00			
			Virtual meeting 26 April 2021 13h00-16h00
			Virtual meeting 28 May 2021 9h00-12h00