

Minutes MSG MSCT Plenary meeting

MSG MSCT 015-21

Version 1.0

22 March 2021

Public

Approved

Minutes MSG MSCT Plenary skype meeting

Distribution: MSG MSCT Plenary

Meeting Date: 15 February 2021

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 11h00 and welcomed the participants to the 19th 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 José Vicente from Millennium bcp in Portugal would replace Ellen Halden on behalf of the EPC in the Plenary, while the petrol sector from now on would be represented by G. Ferguson from BP with Jeremy Massey from CircleK as his alternate.

3. Approval of the agenda

The agenda MSG MSCT 014-21v0.2 was presented on screen. The input received from J. Allix as follow-up on AP was added under item 5.2.

4. Minutes 18th meeting 15 January 2021

The draft minutes of the last meeting held on 15 January 2021 were reviewed on screen (MSG MSCT 004-21v0.2). 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 on one-leg transactions once clarified by the SEPA SCT schemes to the agenda	M. De Soete	In due time/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

Minutes MSG MSCT Plenary meeting

			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/Postponed till after publication final document EDPB06/2020
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/Closed
18.2	To distribute the presentation MSG MSCT 113-20	M. De Soete	ASAP/Closed
18.3	To distribute the updated document MSG MSCT 090-20 for MSG MSCT Plenary review	M. De Soete	By 31 January 2021/Closed
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/Closed
18.5	To provide input on the need for the function Recall by payer	J. Allix	By 5 February 2021/Closed
18.6	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/Closed
18.7	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
18.8	To update the MSG MSCT workplan and circulate it for review during the next Plenary meeting	M. De Soete	By 5 February 2021/Closed
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/Closed
18.10	To distribute the replies received on 3 EBA Q&A questions	M. De Soete	ASAP/Closed

18.11	To update the meeting calendar	M. De Soete	See Annex/Closed
-------	--------------------------------	-------------	------------------

5. Review composition MSG MSCT Plenary

The Plenary was informed by the Secretariat about the new nominations received for five open seats in the MSG MSCT Plenary through an open call for nominations on the EPC website. Since more nominations were received than seats available, the Secretariat together with the Co-Chairs prepared a proposal based on the selection criteria specified in the original mandate of the group (MSG MSCT 001-18v1.0). The remaining candidates would be offered to participate in the MSG MSCT Interest Group.

The proposal was approved by the Plenary and the updated composition of the MSG MSCT Plenary would be published on the EPC website by mid-March 2021.

Next the composition of the various work-streams was reviewed and it was agreed to launch a call for new appointments to these work-streams.

The following APs were agreed:

AP19.1	To distribute the updated MSG MSCT member list and inform the new members	M. De Soete	In due time
AP19.2	To launch a call for nominations for WS experts	M. De Soete	ASAP

6. MSCT workplan

The Secretariat presented the updated workplan, which she prepared based on the decisions taken during the previous MSG MSCT Plenary meeting. After the on-screen review, the workplan was approved and it was agreed to share the workplan also with the various work-streams during their next meetings and to include it in the call for new nominations for the various work-streams.

AP19.3	To distribute the approved MSG MSCT workplan to the MSG MSCT Plenary and all WS members	M. De Soete	In due time
--------	---	-------------	-------------

7. ERPB WG on Instant Payments at the POI

Following the agreement reached during the previous Plenary meeting on the follow-up on Recommendation B of the November 2020 ERPB Statement, a virtual meeting was set up between the MSG MSCT Co-Chairs and the Chair and Vice-Chair of the ECSG to establish a joint task force (JTF) for the development of requirements for the consumer selection of preferred payment instrument at the POI. The Plenary reviewed on screen the draft Terms of reference that were developed for this purpose (MSG MSCT 013-21). Two changes were made to the document:

- The description of the “Deliverable” was slightly extended using the exact wording of Recommendation B in the ERPB Statement.
- A sentence was added to the 1st paragraph in the section “Participants and chairmanship” to clarify that the EPC will act as the Secretariat for this JTF.

The updated terms of reference were subsequently approved by the Plenary. The group was informed that the next step would be the approval by the ECSG Board during their meeting on 25 February 2021. The Plenary decided to already launch a call for nominations for the 12 seats available for MSG MSCT representatives with 15 March 2021 as deadline. D.-I. Flatraaker informed that he would be available to act as Co-Chair for this new JTF. The first meeting of the new JTF has been tentatively scheduled for 25 March 2021.

The following APs were agreed:

AP19.4	To distribute the updated ToR of the JTF MSG MSCT/ECSG to the MSG MSCT Plenary and ECSG Secretariat	M. De Soete	ASAP
AP19.5	To launch a call for nominations in the MSG MSCT for participation to JTF MSG MSCT/ECSG with due data 15 March 2021	M. De Soete	ASAP

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

The Plenary was informed about the joint meeting held on 12 February 2021 of the WS MSCT use cases and WS MSCT technical interoperability for which the agenda (MSG MSCT 011-21) and report (MSG MSCT 012-21) were shared prior to the Plenary meeting.

The WSs finalised the development of the document on *New MSCT use cases and the technical interoperability* (EPC031-21). The final draft was reviewed during the Plenary meeting and subsequently approved for further processing. It would be presented to the EPC Board meeting on 3 March 2021 for approval for publication for an 8-week public consultation on the EPC website.

Next, the dedicated questionnaire (MSG MSCT 010-21) developed for the public consultation was briefly introduced and reviewed on screen. A few questions related to the market adoption of MSCT use cases were added under section 3 in the document.

The Secretariat informed that both documents would still need to undergo a legal review by the EPC legal counsel. The target date for publication on the EPC website is 10 March 2021.

AP19.6	To share the updated documents EPC031-21 and MSG MSCT010-21 with the MSG MSCT	M. De Soete	ASAP
--------	---	-------------	------

9. WS MSCT Technical interoperability

Next, the Plenary was informed about the meeting of the WS MSCT technical interoperability that was held on 21 January 2021 for which the agenda (MSG MSCT 008-21) and the report (MSG MSCT 009-21) were shared prior to the Plenary meeting.

The WS is making good progress with the development of the document on *Technical interoperability of MSCTs for unsuccessful and R-transactions* (MSG MSCT 108-20). The WS discussed the chapter on MSCTs based on instant SCT transactions and agreed on the illustrative examples of process flows that would be developed. The chapter on MSCTs based on “regular” SCT transactions would be populated for review during the next WS meeting on 4 March 2021. Since an issue was raised concerning the need for a section on “Recall by payer” in this work-stream, the input prepared by J. Allix on behalf of BEUC was briefly presented to the Plenary (MSG MSCT 017-21) and will be further discussed during the next WS meeting. J. Allix agreed to attend the WS meeting for this agenda item.

It was further clarified that for the messages defined in section 3.6, the trade name of the payee’s reference party should be added as appropriate.

AP19.7	To distribute the updated document MSG MSCT 108-20 within the MSG MSCT after the next meeting of the WS technical interoperability	M. De Soete	In due time
AP19.8	To share document MSG MSCT 017-21 with the WS technical interoperability and invite J. Allix to the next WS meeting	M. De Soete	In due time

10. Preparation 2nd release MSCT IG

The proposal for the preparation of the 2nd release of the MSCT IG (EPC269-19_review) prepared by the joint WSs meeting on 12 February 2021 was reviewed on screen. In this proposal, the review and maintenance of the various chapters is assigned to specific work-streams. The Plenary agreed with this approach. Next to this review, also the various documents developed by the MSG MSCT would need to be integrated. The suggestion made by the Secretariat to develop the minimum data sets for the interoperability messages in a separate stand-alone document that could be included in annex to the MSCT IG was also adopted.

An additional request was tabled by D.-I. Flatraaker to ensure a print-friendly layout for the 2nd release of the document such that individual chapters could be easily printed (by starting each chapter on a new page).

11. Liaison

EMPSA

No update on EMPSA was made.

ERPB WG on a SEPA API Access Scheme

The group was informed that the letter MSG MSCT 007-20 was submitted to the Secretariat of the ERPB WG on a SEPA API access scheme. The ERPB WG has assigned it to one of their work-streams for consideration. A reply to the letter is to be expected in March 2021.

Request-to-Pay

A brief update was provided on the development of the SEPA RTP scheme and the preparation of the phase 2 of the SRTP scheme rulebook with the change request process.

12. A.O.B.

The next meeting on 22 March 2021 was re-confirmed. A further meeting was also scheduled in May 2021 (see Annex 3).

It was decided to revive the WS Risk & security. A first meeting was planned on 8 March 2021.

AP19.9	To share the document EPC269-19_review with the WS Risk& security	M. De Soete	ASAP
AP19.10	To update the meeting calendar and launch Outlook invitations	M. De Soete	See Annex 3

13. 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	
Richard Walsh	BPFI	Yes
Meelis Nurk	Estonian Banking Association	Yes
José Vicente	Millennium bcp	Yes
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	
Marco Polissi	SIA S.p.A.	
Gianpiero Caretti <i>alternate:</i> Paolo Martino	TAS Group	
Grzegorz Leńkowski	National Clearing House KIR	
Ralf Ohlhausen		Yes
Fanny Rodriguez <i>alternate:</i> Carlos Blanco	ETPPA	Yes
Christian Pickner <i>alternate:</i> Peter Neubauer	EMPSA	
Retailers		
Michel van Mello	Colruyt, representing EuroCommerce	Yes
Alexandre Leclerc <i>alternate:</i> Alexandre Lenhardt	Carrefour	Apologies Yes

Ghlas Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	Yes (partly)
EACT		
Massimo Battistella	EACT	Yes
Standard / Industry Organisations		
Jean Allix <i>alternate:</i> Déborah Faure	BEUC	Yes
Standard / Industry Organisations		
Ian Jacobs*	W3C	Apologies
Pierre-Yves Marche*	GSMA	Apologies
Observers		
Mirjam Plooij <i>alternate:</i> Alexander Mayrhofer	ECB OENB	Yes
Alexandra Madeline <i>alternate:</i> Deniss Filipovs	BdF Latvijas Banka	Yes
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 on one-leg transactions once clarified by the SEPA SCT schemes to the agenda	M. De Soete	In due time/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 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/Postponed till after publication final document EDPB06/2020
18.7	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
19.1	To distribute the updated MSG MSCT member list and inform the new members	M. De Soete	In due time
19.2	To launch a call for nominations for WS experts	M. De Soete	ASAP
19.3	To distribute the approved MSG MSCT workplan to the MSG MSCT Plenary and all WS members	M. De Soete	In due time
19.4	To distribute the updated ToR of the JTF MSG MSCT/ECSG to the MSG MSCT Plenary and ECSG Secretariat	M. De Soete	ASAP

Minutes MSG MSCT Plenary meeting

19.5	To launch a call for nominations in the MSG MSCT for participation to JTF MSG MSCT/ECSG with due data 15 March 2021	M. De Soete	ASAP
19.6	To share the updated documents EPC031-21 and MSG MSCT010-21 with the MSG MSCT	M. De Soete	ASAP
19.7	To distribute the updated document MSG MSCT 108-20 with the MSG MSCT after the next meeting of the WS technical interoperability	M. De Soete	In due time
19.8	To share document MSG MSCT 017-21 with the WS technical interoperability and invite J. Allix to the next WS meeting	M. De Soete	In due time
19.9	To share the document EPC269-19_review with the WS Risk& security	M. De Soete	ASAP
19.10	To update the meeting calendar and launch Outlook invitations	M. De Soete	See Annex 3

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 18 May 2021 12h00-15h00		
			Virtual meeting 28 May 2021 9h00-12h00