

Minutes MSG MSCT Plenary meeting

MSG MSCT 034-21

Version 1.0

26 April 2021

Public

Approved

Minutes MSG MSCT Plenary skype meeting

Distribution: MSG MSCT Plenary

Meeting Date: 22 March 2021

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 11h00 and welcomed the participants to the 20th Plenary meeting.

2. Roll call of delegates

A roll call of participants was held with an introduction round in view of the new composition of the MSG MSCT Plenary (see MSG MSCT 016-21v1.0). The list of participants and apologies may be found in Annex 1.

3. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 033-21v0.2) was presented on screen and subsequently approved

4. Minutes 19th meeting 15 February 2021

The draft minutes of the last meeting held on 15 February 2021 were reviewed on screen (MSG MSCT 015-21v0.2). 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

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			2020/replaced by developing text for 2 nd release of MSCT IG
12.7	To check on the availability of an EMPESA 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/Closed
19.2	To launch a call for nominations for WS experts	M. De Soete	ASAP/Closed
19.3	To distribute the approved MSG MSCT workplan to the MSG MSCT Plenary and all WS members	M. De Soete	In due time/Closed
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/Closed
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/Closed
19.6	To share the updated documents EPC031-21 and MSG MSCT010-21 with the MSG MSCT	M. De Soete	ASAP/Closed
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/Closed
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/Closed
19.9	To share the document EPC269-19_review with the WS Risk& security	M. De Soete	ASAP/Closed

19.10	To update the meeting calendar and launch Outlook invitations	M. De Soete	See Annex 3/Closed
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5. Review composition MSG MSCT work-streams

The composition of the various work-streams was reviewed and more in particular the new members were invited to consider their participation to one or more work-streams.

AP20.1	To distribute the composition of the MSG MSCT Plenary and WSs for final review	M. De Soete	ASAP
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6. Public consultation EPC031-21

The Secretariat informed the Plenary that the EPC Board approved the 8-week public consultation on the document *New MSCT use cases and the technical interoperability* (EPC031-21). The document and the dedicated questionnaire (MSG MSCT 010-21) were published on the EPC website on 10 March 2021, see <https://www.europeanpaymentscouncil.eu/document-library/guidance-documents/public-consultation-document-new-msct-use-cases-and>.

7. Joint Task Force MSG MSCT /ECSG

The Plenary was informed that, following the approval of the terms of reference (MSG MSCT 013-21v1.0) of the new JTF MSG MSCT/ECSG during the previous Plenary meeting, also the ECSG Board approved the document during their meeting of 25 February 2021.

As agreed during the previous Plenary meeting, a call for nominations within the MSG MSCT was launched for the 12 seats assigned to the group. The draft composition of the JTF (MSG MSCT 029-21) that was shared with the MSG MSCT prior to the meeting was reviewed on screen and subsequently approved.

The first meeting of the JTF has been scheduled on 25 March 2021 and the draft agenda (MSG MSCT 030-21) for this kick-off meeting was presented to the Plenary.

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

The Plenary was informed about the joint meeting held on 11 March 2021 of the WS MSCT use cases and WS MSCT technical interoperability for which the agenda (MSG MSCT 026-21) and report (MSG MSCT 027-21) were shared prior to the Plenary meeting.

The joint WSs meeting started the review of the chapters of the MSCT IG (EPC269-19v1.0) assigned to them and identified the inputs needed with dedicated action points to enable the necessary updates to those chapters.

The Secretary further explained that a document (MSG MSCT 028-21v0.1) was produced that provides an overview of the different MSCT use cases described in the various documents published by the MSG MSCT. Since there are currently 20 such MSCT use cases, the WSs meeting agreed that only a selection of these should appear in the main part of the updated MSCT IG, others could

potentially be included in an annex to the 2nd release of the MSCT IG. A dedicated template had been developed (MSG MSCT 032-21) and circulated last week to the members of the joint WSs to prepare this selection. The Plenary decided that also their members should be invited to complete the template.

AP20.2	To distribute the template for selection of preferred MSCT use cases (MSG MSCT 032-21) to the Plenary and the Interest Group	M. De Soete	ASAP
AP20.3	To submit the selection of preferred MSCT use cases	All MSG MSCT members	By 9 April 2021

9. WS MSCT Technical interoperability

Next, the Plenary was informed about the meeting of the WS MSCT technical interoperability that was held on 4 March 2021 for which the agenda (MSG MSCT 021-21) and the report (MSG MSCT 022-21) were shared prior to the Plenary meeting.

The WS made very good progress with the development of the document on *Technical interoperability of MSCTs for unsuccessful and R-transactions* (MSG MSCT 108-20). The WS reviewed again the updated chapter on MSCTs based on instant SCT transactions and more in particular the illustrative process flows. They also conducted a first review of the new chapter on unsuccessful “classic” SCT transactions. During the MPWG review, it was suggested to better emphasize that for SCTs, the notification messages may arrive a few days after the initiation of the SCT transaction. The Secretariat further informed that the contribution by BEUC on Recall by payer, whereby the various payment instruments were reviewed in this respect, was presented during the WS meeting. The WS agreed on the two paragraphs on Recall by payer in the sections 2 and 3 of the document MSG MSCT 021-21. They further agreed that any discussions on chargeback for SCT Inst should be covered by a multi-stakeholder group addressing an interoperability framework for instant payments and not by the MSG MSCT. The Plenary briefly re-discussed the “Recall by payer” and it was clarified that the approach taken in the respective rulebooks was based on the fact that the payee ASPSP needs to contact the payee anyway concerning a possible “transfer back” in such case.

AP20.4	To distribute the updated document MSG MSCT 108-20 for MSG MSCT Plenary review	M. De Soete	After next meeting WS techn. interoperability
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Next, the Secretariat explained that following the decision taken by the MSG MSCT Plenary during the last meeting, a new document on the *Minimum data sets for the MSCT interoperability messages* (MSG MSCT 020-21) is being developed in this WS. This document would serve as an additional annex to the MSCT IG in the 2nd release of the document (see item 8). A first draft of the new document was briefly reviewed and discussed during the WS meeting. The WS members also

identified, during their last meeting, the need for two new messages, namely an “investigation request and response” between the respective MSCT service providers.

AP20.5	To distribute the updated document MSG MSCT 020-21 for MSG MSCT Plenary review	M. De Soete	After next meeting WS techn. interoperability
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10. WS Risk & security

The Plenary was informed about the meeting of the WS Risk & security that was held on 8 March 2021 for which the agenda (MSG MSCT 024-21) and the report (MSG MSCT 025-21) were shared prior to the Plenary meeting.

Also this WS started the review of the chapters of the MSCT IG (EPC269-19v1.0) assigned to them and identified the inputs needed with dedicated action points to enable the necessary updates to those chapters. More in particular, for the update of chapter 13, *Security guidelines for CDUVMS*, and the section 1.2 on References, EMVCo would be invited through the EPC to contribute any updates needed from their perspective.

11. Preparation 2nd release MSCT IG

In view of the preparation of the 2nd release of the MSCT IG (EPC269-19_review), the Plenary started the review of the section 1.5 where it was agreed that this section should reflect that this is the 2nd release of the document, hereby integrating the various other documents developed by the MSG MSCT since the publication of the 1st version of the MSCT IG. Next, the chapters 2 and 3 were reviewed. Slight modifications to various sections were discussed and an updated version of the Chapter 1, 2 and 3 would be prepared by the Secretariat for review during the next Plenary meeting.

AP20.6	To update the chapters 1, 2 and 3 of the MSCT IG with the changes agreed during the Plenary meeting	M. De Soete	By 22 April 2021
AP20.7	To distribute the updated MSCT IG for MSG MSCT Plenary review following the updates by the respective WSs	M. De Soete	By 22 April 2021

12. Liaison

EMPSA

No update on EMPSA was available.

ERPB WG on a SEPA API Access Scheme

The group was informed about the reply (ERPB WG API 009-21) received to the letter MSG MSCT 007-20.

Request-to-Pay

A brief update was provided on the SEPA RTP scheme. The EPC Board approved the extension of the mandate of the RTP MSG and the call for inputs for change request to the SRTP scheme rulebook terminated on 26 February 2021.

The Plenary was further informed about the change request that was submitted on behalf of the MSG MSCT to the SRTP scheme (MSG MSCT 019-21) on the support of a reference to a previous SCT (instant) transaction in a new RTP message.

ETSI Smart Secure Platform

The Secretariat informed that she had been contacted by the ETSI Smart Secure Platform Chair offering to provide an update on the recent activities of this group. As this is a follow-up on one of the gaps identified in the MSCT IG, the Plenary agreed to request a presentation during their next meeting on 26 April 2021.

AP20.8	To request ETSI SCP for a presentation during the next MSG MSCT Plenary meeting on 26 April 2021	M. De Soete	ASAP
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The Co-Chair, D.-I. Flatraaker, requested if any updates were available on the ERPB WG on Transparency. J. Allix explained that draft recommendations were under review in the group and that the final report would be prepared for the June ERPB meeting. J. Allix was invited to share any findings impacting the MSG MSCT work as soon as possible.

AP20.9	To add an update on the ERPB WG on Transparency under the item Liaison in the agenda of the Plenary meeting on 28 May 2021.	M. De Soete	In due time
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13. A.O.B.

The next meeting on 26 April 2021 was re-confirmed as a Teams meeting from 13h00 till 16h00.

AP20.10	To update the MSG MSCT meeting schedule and send Outlook invitations	M. De Soete	ASAP
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14. 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		
Patrice Hertzog	Crédit Mutuel	Yes
Olivier Felique	KBC	Yes
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 (Thales)	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	Yes
Service Providers		
Ivo Broeren	Payconiq	Apologies
Marco Polissi <i>alternate:</i> Jean Philippe Joliveau	SIA S.p.A.	
Magnus Lageson	Getswish	Yes
Gianpiero Caretti <i>alternate:</i> Paolo Martino	TAS Group	
Grzegorz Leńkowski	National Clearing House KIR	Apologies
Ralf Ohlhausen		Yes
Fanny Rodriguez	ETPPA	Apologies
Christian Pickner <i>alternate</i> Peter Neubauer	EMPSA	
Esteban Martin	Mastercard	Yes
Andy Fulton <i>alternate:</i> Agnes Revel	Visa	Yes

Alex Saiz Verdaguer	Monei	Yes
David Chance	Fiserv	Yes
Lauren Jones	Huawei	Yes
Retailers		
Michel van Mello	Colruyt, representing EuroCommerce	Yes
Alexandre Leclerc <i>alternate:</i> Alexandre Lenhardt	Carrefour	Yes
Ghlas Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	Yes
EACT		
Massimo Battistella	EACT	Yes
BEUC		
Jean Allix <i>alternate:</i> Déborah Faure	BEUC	Yes
Standard / Industry Organisations		
Ian Jacobs*	W3C	Apologies
Pierre-Yves Marche*	GSMA	Apologies
Observers		
Mirjam Plooi <i>alternate:</i> Alexander Mayrhofer	ECB OENB	Yes
Alexandra Madeline <i>alternate:</i> Deniss Filipovs	BdF Latvijas Banka	Yes
Katarzyna Kobylinska-Hilliard <i>alternate:</i> Audrius Pranckevicius	European Commission	Yes Yes
EPC Secretariat		
Marijke De Soete	EPC	Yes

Annex 2: Action points

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20.8	To request ETSI SCP for a presentation during the next MSG MSCT Plenary meeting on 26 April 2021	M. De Soete	ASAP
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20.10	To update the MSG MSCT meeting schedule and send Outlook invitations	M. De Soete	ASAP

Annex 3: 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		
		Virtual meeting	

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		15 April 2021 9h00-12h00	
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 21 May 2021 8h00-11h00	
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 25 May 2021 13h00-16h00			
			Virtual meeting 28 May 2021 9h00-12h00
	Virtual meeting 21 June 2021 9h00-12h00		
			Virtual meeting 29 June 2021 9h00-12h00

JTF MSG MSCT / ECSG:

25 March: 9h00-11h00
 14 April: 10h00-13h00
 5 May: 12h00-15h00
 30 June: 10h00-13h00
 7 September: 10h00-13h00
 6 October: 10h00-13h00
 27 October: 10h00-13h00