

Minutes MSG MSCT Plenary meeting

MSG MSCT 058-21

Version 1.0

28 May 2021

Public

Approved

Minutes MSG MSCT Plenary skype meeting

Distribution: MSG MSCT Plenary

Meeting Date: 26 April 2021

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 11h00 and welcomed the participants to the 21st Plenary meeting.

2. Roll call of delegates

A roll call of participants was held and the list of participants and apologies may be found in Annex 1. The Plenary was informed that O. Felique would no longer participate to the MSG MSCT on behalf of the EPC in view of new professional assignments. The EPC is currently looking into a replacement. Also M. Lageson informed that he could no longer participate to the MSG MSCT since he will leave Getswish. He would be replaced in the Plenary by his alternate: A. Edlund. The MSG MSCT thanked both O. Felique and M. Lageson for their active participation and valuable contributions to the MSG MSCT Plenary and the WSs over the past years.

3. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 033-21v0.2) was presented on screen and subsequently approved with the addition of one item under A.O.B., namely the application letter received from nexo.

4. Minutes 20th meeting 22 March 2021

The draft minutes of the last meeting held on 22 March 2021 were reviewed on screen (MSG MSCT 034-21v0.2). 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

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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/Closed, sections have been updated in the 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
18.7	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
20.1	To distribute the composition of the MSG MSCT Plenary and WSs for final review	M. De Soete	ASAP/Closed
20.2	To distribution the template (MSG MSCT 032-21) for selection of preferred MSCT use cases to the Plenary and the Interest Group	M. De Soete	ASAP/Closed
20.3	To submit the selection of preferred MSCT use cases	All MSG MSCT members	By 9 April 2021/Closed
20.4	To distribute the updated document MSG MSCT 108-20 for MSG MSCT Plenary review	M. De Soete	After next meeting WS techn. interoperability/Closed
20.5	To distribute the updated document MSG MSCT 020-21 for MSG MSCT Plenary review	M. De Soete	After next meeting WS techn. interoperability/Closed
20.6	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/Closed
20.7	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/Closed

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

Related to AP2.5, the Plenary was informed that the topic is on the agenda of the next EPC Board meeting and that it is expected that more information will become available for the next Plenary meeting end May 2021.

5. Presentation on Smart Secure Platform (SSP)

The Plenary was joined by the Chair, Klaus Vedder, and a Vice-Chair, Heiko Kruse of the Smart Card Platform (SCP) standardisation group of ETSI for a presentation (MSG MSCT 059-21) on their latest development concerning a *Smart Secure Platform (SSP)*. The development of such a platform was identified in chapter 18 of the MSCT IG (EPC269-19v1.0) as an important milestone to address the challenge of complexity and security of mobile devices for MSCT service providers.¹

H. Kruse first provided an insight into the UICC (Universal Integrated Circuit Card) and the current limitations that are inherent to the technology. The development of the SSP is not only intended to address the current technical limitations of the UICC but also the business model – offer greater flexibility and independency. Next he highlighted the requirements that have been taken into account for this development, including an open platform for multiple applications from different service providers, modularity, high security and cost-efficiency. He also emphasized the potential stakeholder benefits to rely on such a platform.

He explained that the SSP requirements developed have been split between generic requirements (valid for all classes) and specific requirements for 3 classes defined as:

- Integrated SSP (iSSP), which becomes an integrated part of the chipset;
- Embedded SSP (eSSP), embedded as a separate piece of hardware on the printed circuit board;
- Removable SSP (rSSP), transferrable between devices (e.g. form factor of a payment card).

Hereby an overview was provided on the organisation of the different technical specifications developed for SSP, whereby the work for the iSSP is finalised, for eSSP is underway and rSSP is

¹ See also recommendation 13 in the ERPB Statement November 2015.

pending. This includes the development of appropriate test specifications. The first samples for iSSP are expected later this year.

Next a technical overview was given on the SSP architecture principles and the logical model for the iSSP class with the split between the low and high level OS which allows a clear separation between bundles (e.g. from different market segments) to host applications that may be loaded by different service providers based on the dedicated GlobalPlatform OFL (Open Firmware Loader) specifications.

Several questions were raised by the Plenary members, e.g. concerning the storage of biometric template data, potentially used by multiple application providers and concerning the dependency on platform providers.

The Secretariat suggested that, in analogy to GlobalPlatform, it would be beneficial for ETSI SCP to consider the development of a white paper explaining the SSP to reach a wider audience, including payment service providers. The SCP Chair, K. Vedder, informed that this topic would be discussed later in 2021. L. Jones referred to the Global Platform white paper on VPP (Virtual Primary Platform) that already provides an insight into the concept.

The Plenary concluded that, from their perspective, the rSSP could break the dependency for providing payment services, appears to be the most interesting one from an MSCT service provider perspective.

The following APs were tabled:

AP21.1	To check whether biometric data could be stored in the dark blue box "Services" on slide 19	H. Kruse	Before next MSG MSCT Plenary meeting
AP21.2	To distribute the Global Platform White paper on VPP	M. De Soete	ASAP
AP21.3	To request ETSI SCP a contribution on SSP for inclusion in Chapter 11 "Mobile device security" for the 2 nd release of the MSCT IG	M. De Soete	ASAP

Note in editing: The following feedback was received from ETSI SCP concerning AP2.1. Biometric data will not be stored in the "services" (dark blue) part of the primary platform in the figure on slide 19 in MSG MSCT 059-21). The services part is providing the necessary functions from a hardware point of view to e.g. transfer data between the primary platform and a secondary platform. Data like e.g. biometric data can be stored in the non-volatile memory of the mobile handset. In this case and depending on the security requirements for that data, the data can be stored encrypted. Details are described in ETSI TS 103 666-2 clauses 7.1.3.4 and 7.1.3.5 which

basically refer to GlobalPlatform VPP specification clause 3.2.6. In other words, it is possible to store sensitive data outside of the iSSP itself in a secure way by encrypting the data if required.

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

The Plenary was informed about the joint meeting held on 20 April 2021 of the WS MSCT use cases and WS MSCT technical interoperability for which the agenda (MSG MSCT 054-21) and report (MSG MSCT 055-21) were shared prior to the Plenary meeting.

The Secretary presented the outcome (MSG MSCT 056-21) of the selection of MSCT use cases for integration into the chapter 7 of the 2nd release of the MSCT IG, as agreed during this JWSs meeting. The other MSCT use cases would be integrated into an annex to the MSCT IG. The JWSs meeting further decided to update the table providing an overview on the main characteristics of the MSCT use cases in order to cover more details. This updated table would also be included into chapter 7 of the MSCT IG. The Plenary agreed on the proposed way forward.

7. WS MSCT Technical interoperability

Next, the Plenary was informed about the meeting of the WS MSCT technical interoperability that was held on 13 April 2021 for which the agenda (MSG MSCT 031-21) and the report (MSG MSCT 037-21) were shared prior to the Plenary meeting.

The WS finalised the document on *Technical interoperability of MSCTs for unsuccessful and R-transactions* (MSG MSCT 108-20) that was shared with the Plenary for review.

Next, the Plenary was informed about the progress made on the new document on the *Minimum data sets for the MSCT interoperability messages* (MSG MSCT 020-21). During the WS meeting in March, the need for an *Inquiry message* and a *Response to an inquiry message* between the respective MSCT service providers of the payer and the payee was identified. Both messages were added to the document. The WS also decided that an acknowledgement of receipt of an MSCT instruction by the payer's MSCT service provider for MSCTs based on SCT would be further analysed during their next WS meeting.

The WS also started the updates to the chapters of the MSCT IG assigned to them.

8. WS Risk & security

The Plenary was informed about the meeting of the WS Risk & security that was held on 15 April 2021 for which the agenda (MSG MSCT 052-21) and the report (MSG MSCT 053-21) were shared prior to the Plenary meeting.

Also this WS started the review and update of the chapters of the MSCT IG (EPC269-19v1.0) assigned to them. EMVCo reviewed the chapter 13 but concerning their request to add some text into this chapter encouraging manufacturers to register their CDCVM solutions, it was decided to request more input regarding the related pilot currently conducted by EMVCo.

AP21.4	To check on time schedule for EMVCo pilot on CDCVM registration	M. De Soete / E. Martin	Before 15 May 2021
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9. Preparation 2nd release MSCT IG (EPC0269-19)

The Plenary continued the review of the chapters assigned to them for maintenance. The Executive summary and remaining chapters 18 and 19 of MSCT IG version 1.0 would be updated by the Secretariat for review during the next Plenary meeting.

The proposed structure (MSG MSCT 051-20v0.2) for the integration of the documents EPC312-19, EPC096-20, EPC031-21 was reviewed and approved by the Plenary. The Plenary further agreed to the inclusion of a new section on MSCTs based on payee- and payer-presented data, including challenges and opportunities for each mode, to be developed by the WS technical interoperability.

The following APs were agreed:

AP21.5	To distribute a clean Word version of EPC 269-19v1.1.7	M. De Soete	ASAP
AP21.6	To send an updated version of the MSCT IG following the WS meetings in May 2021 for Plenary review	M. De Soete	In due time

10. Joint Task Force MSG MSCT /ECSG

The Plenary was informed about the meetings held by the JTF MSG MSCT/ECSG on 25 March and 14 April 2021 for which the agenda's (MSG MSCXT 013-21, 039-21) and reports (MSG MSCT 036-21, 040-21) were shared prior to the Plenary meeting. The slides (MSG MSCT 038-21) that are being discussed in the JTF concerning the scope of the specifications for consumer selection of preferred payment instrument were briefly presented on screen to the Plenary.

The JTF has also decided to establish subgroups to progress the work. A first subgroup would start on "face-to-face, physical POI".

11. Liaison and monitoring

EMPSA

The Plenary was informed that within EMPSA all participants are currently establishing interconnectivity to one other participant based on the technical specifications developed. These so-called "corridors" would be interconnected in a next phase in 2022. The group further continuous to develop a harmonised legal framework to support the interoperability between the participants.

ERPB WG on a SEPA API Access Scheme

The group was informed about the reply (ERPB WG API 018-21) received to the letter MSG MSCT 007-20. R. Ohlhausen informed that more details on the functionality covered by the API solutions developed in the market was available and could be shared with the MSG MSCT.

AP21.7	To send an overview on coverage of requested functionality in MSG MSCT 007-21 in existing API specifications	R. Ohlhausen	Before 10 May 2021
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12. A.O.B.

The Plenary meeting schedule was reviewed. The next meeting on 28 May was re-confirmed.

It was agreed that the comments received through the public consultation on EPC031-21 would need to be processed by the WS MSCT use cases and the WS MSCT technical interoperability during their May meetings.

The Plenary requested the Secretariat to prepare a status report to the ERPB on the MSG MSCT for review during the next Plenary meeting in May 2021.

AP21.8	To prepare a draft MSG MSCT status report to the ERPB, for review during the next MSG MSCT Plenary meeting	M. De Soete	In due time
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The Secretariat informed about the application letter received from nexo for participation to the MSG MSCT. The Plenary would welcome the participation of this standardisation group and decided to invite them for a presentation during the next Plenary meeting on 28 May 2021.

AP21.9	To invite nexo to the next Plenary meeting, requesting an introductory presentation about nexo	M. De Soete	In due time
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The Plenary further requested that an update on EPI (European Payment Initiative) would be provided during their next meeting.

AP21.10	To provide an update on EPI during the next MSG MSCT Plenary meeting	P. Hertzog	On 28 May 2021
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13. Closure of the meeting

The Co-Chairs closed the meeting and thanked all attendees for their active participation.

Annex 1: Participants list

Name	Affiliation	Attendance
Co-Chairs		
Dag-Inge Flatraaker	EPC (DNB Bank)	Yes
Pascal Spittler	EuroCommerce (Ikea)	Yes
EPC		
Patrice Hertzog	Crédit Mutuel	Yes
Richard Walsh	BPFI	
Meelis Nurk	Estonian Banking Association	Yes
José Vicente	Millennium bcp	Yes
Philippe Evenot	La Banque Postale	Apologies
Andrea Coggerino	ABI (Intesa)	Yes
TBD		
Vendors / Manufacturers		
Guido Hogen	Smart Payment Association (Thales)	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	Yes
Service Providers		
Ivo Broeren	Payconiq	
Marco Polissi <i>alternate:</i> Jean Philippe Joliveau	SIA S.p.A.	
Magnus Lageson <i>alternate:</i> Anders Edlund	Getswish	Yes Yes
Gianpiero Caretti <i>alternate:</i> Paolo Martino	TAS Group	
Grzegorz Leńkowski	National Clearing House KIR	Apologies
Ralf Ohlhausen	ETPPA	Yes
Fanny Rodriguez	ETPPA	Yes
Christian Pickner <i>alternate</i> Peter Neubauer	EMPSA (Bluecode)	Apologies Yes
Esteban Martin	Mastercard	Yes
Andy Fulton <i>alternate:</i>	Visa	Yes

Agnes Revel		
Alex Saiz Verdaguer	Monei	Apologies
David Chance	Fiserv	Yes
Lauren Jones	Huawei	Yes
Retailers		
Michel van Mello	EuroCommerce (Colruyt)	Yes
Alexandre Leclerc <i>alternate:</i>	Carrefour	Yes (1 st hour)
Alexandre Lenhardt		Yes
Ghlas Ferguson <i>alternate:</i>	BP	
Jeremy Massey	Circle K	
EACT		
Massimo Battistella	EACT	
BEUC		
Jean Allix <i>alternate:</i>	BEUC	Yes
Déborah Faure		
Standard / Industry Organisations		
Ian Jacobs*	W3C	Apologies
Pierre-Yves Marche*	GSMA	Apologies
Observers		
Mirjam Plooi <i>alternate:</i>	ECB	Yes
Alexander Mayrhofer		OENB
Alexandra Madeline <i>alternate:</i>	BdF	Yes
Deniss Filipovs		Latvijas Banka
Katarzyna Kobylinska-Hilliard <i>alternate:</i>	European Commission	Yes
Audrius Pranckevicius		
Guests		
Heiko Kruse	ETSI SCP Vice-Chair (Idemia)	Yes (agenda item 5)
Klaus Vedder	ETSI SCP Chair (Samsung)	Yes (agenda item 5)
EPC Secretariat		
Marijke De Soete	EPC	Yes

*corresponding members only

Annex 2: Action points

Ref.	Action	Owner	Status/Due date
2.5	To add a re-discussion on one-leg out SEPA SCT schemes to the agenda	M. De Soete	In due time/Open
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
21.1	To check whether biometric data could be stored in the dark blue box "Services" on slide 19	H. Kruse	Before next MSG MSCT Plenary meeting
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21.3	To request ETSI SCP a contribution on SSP for inclusion in Chapter 11 "Mobile device security" for the 2 nd release of the MSCT IG	M. De Soete	ASAP
21.4	To check on time schedule for EMVCo pilot on CDCVM registration	M. De Soete / E. Martin	Before 15 May 2021
21.5	To distribute a clean Word version of EPC 269-19v1.1.7	M. De Soete	ASAP
21.6	To send an updated version of the MSCT IG following the WS meetings in May 2021 for Plenary review	M. De Soete	In due time
21.7	To send an overview on coverage of requested functionality in MSG MSCT 007-21 in existing API specifications	R. Ohlhausen	Before 10 May 2021
21.8	To prepare a draft MSG MSCT status report to the ERPB, for review during the next MSG MSCT Plenary meeting	M. De Soete	In due time

21.9	To invite nexo to the next Plenary meeting, requesting an introductory presentation about nexo	M. De Soete	In due time
21.10	To provide an update on EPI during the next MSG MSCT Plenary meeting	P. Hertzog	On 28 May 2021

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	

		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