

Minutes MSG MSCT Plenary meeting

MSG MSCT 069-21

Version 1.0

29 June 2021

Public

Approved

Minutes 22nd MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary

Meeting Date: 28 May 2021

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 9h00 and welcomed the participants to the 22nd Plenary meeting which was held as a Teams 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.

3. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 068-21v0.2) was presented on screen and subsequently approved.

4. Minutes 21st meeting 26 April 2021

The draft minutes of the last meeting held on 26 April 2021 were reviewed on screen (MSG MSCT 058-21v0.1). 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-out (OLO) 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

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			2 nd release of MSCT IG/Closed
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 August meeting
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/Closed, see minutes meeting
21.2	To distribute the Global Platform White paper on VPP	M. De Soete	ASAP/Closed
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/Closed
21.4	To check on time schedule for EMVCo pilot on CDCVM registration	M. De Soete / E. Martin	Before 15 May 2021/Closed
21.5	To distribute a clean Word version of EPC 269-19v1.1.7	M. De Soete	ASAP/Closed
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/Closed
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/Closed, see MSG MSCT 072-21
21.8	To invite Nexo to the next Plenary meeting, requesting an introductory presentation about nexo	M. De Soete	In due time/Open
21.9	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/See agenda item 11

21.10	To provide an update on EPI during the next MSG MSCT Plenary meeting	P. Hertzog	On 28 May 2021/See agenda item 12
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Related to AP2.5, the Co-Chair, D.-I. Flatraaker reported briefly on the status of this project given at the recent EPC Board meeting. He informed that a draft rulebook will be developed for an optional arrangement on one-leg-out (OLO) transactions. The final decision is to be taken during the September EPC Board meeting.

Document MSG MSCT 072-71 was distributed related to AP21.7.

A question was raised concerning the usage of digital euro for SCT inst. J. Vicente explained that there are technical limitations and hence it is unlikely that MSCTs based on SCT Inst could be based on digital currency. However, since this is a topic that is not specific to the mobile environment, it was decided to not further discuss it in this group.

M. De Soete informed concerning the AP 21.8 that she was still awaiting the reply from nexo.

5. Public consultation on EPC031-21v0.10

M. De Soete informed about the comments received during the public consultation on the document *New MSCT use cases and interoperability models* (EPC031-21v0.10), ending on 7 May 2021. She explained that a document reflecting the consolidated comments received (MSG MSCT 063-21) was prepared that was already reviewed during the recent meeting of the WS technical interoperability on 18 May 2021. All comments were discussed and a disposition of comments report will be developed based on the agreements reached, as well as the appropriate changes applied to the document EPC031-21 before integration into the 2nd release of the MSCT IG.

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

The Plenary was informed about the joint meeting held on 25 May 2021 of the WS MSCT use cases and WS MSCT technical interoperability for which the agenda (MSG MSCT 066-21) and report (MSG MSCT 067-21) were shared prior to the Plenary meeting.

The Secretary presented on screen the document prepared on the MSCT use cases (MSG MSCT 070-21) that was developed based on the selection of MSCT use cases as reflected in MSG MSCT 051-21. The WS still plans to enhance the overview table on the MSCT use case characteristics during their next meeting planned in June 2021. She further explained that after finalisation, the document MSG MSCT 070-21 will be integrated as the new chapter 7 and annex 2 into the 2nd release of the MSCT IG.

7. WS MSCT Technical interoperability

Next, the Plenary was informed about the progress made during the meeting of the WS MSCT technical interoperability that was held on 18 May 2021 for which the agenda (MSG MSCT 060-21) and the report (MSG MSCT 061-21) were shared prior to the Plenary meeting.

The document on *Technical interoperability of MSCTs for unsuccessful and R-transactions* (MSG MSCT 108-20) has been reviewed by the Secretariat of the EPC SEM WG, responsible for the maintenance of the SEPA SCT Instant and SCT schemes. The document is now frozen and will be integrated into the 2nd release of the MSCT IG.

Next, the Plenary was informed about the progress made on the document on the *Minimum data sets for the MSCT interoperability messages* (MSG MSCT 020-21). All minimum data sets for the MSCT technical interoperability messages have now been defined and the document is undergoing a final review by the WS. Also the Secretariats of the EPC Scheme Evolution and Maintenance Working Group (SEM) WG and RTP MSG have been invited to review the document. Next it will also be integrated into the 2nd release of the MSCT IG.

The Plenary was informed that the WS also finalised the review of all chapters of the MSCT IG assigned to them.

Additional topics covered in this WS meeting are reflected under items 5 and 9.

8. WS Risk & security

The Plenary was informed about the meeting of the WS Risk & security that was held on 21 May 2021 for which the agenda (MSG MSCT 064-21) and the report (MSG MSCT 065-21) were shared prior to the Plenary meeting.

During this meeting, the WS finalised the review of all security related chapters of the MSCT IG assigned to them.

9. Preparation 2nd release MSCT IG (EPC0269-19)

The Plenary was informed about the updates made in the various WSs to the document. Next they continued the review of the chapters assigned to them for maintenance. More in particular the Chapter 22 (Challenges and opportunities) and Chapter 23 (Conclusions) were reviewed in detail and several updates to the text were made on screen. Members were also invited to prepare suggestions for additional opportunities for consideration during the next Plenary meeting. The Secretariat would update the Executive summary for review during the next meeting, based on the updated chapters 22 and 23.

The slides on the two MSCT modes: payer-presented data versus payee-presented data (MSG MSCT 062-21) prepared by the WS Technical interoperability were presented on screen and further discussed. Several updates were suggested. This presentation would serve as basis to develop new text for section 5.2 of the MSCT IG.

The MSCT IG would be further updated by the various work-streams over the next month. The final draft of the document would be circulated for review and approval during the next Plenary meeting.

The following APs were tabled:

AP22.1	To include a presentation of the final report of the ERPB WG on Transparency to the agenda of the next meeting
AP22.2	To review the section on Opportunities in Chapter 22 and provide suggestions for new topics
AP22.3	To include a table with comparison between payer-presented vs payee-presented mode in new text for section 5.2 of the MSCT IG
AP22.4	To update the MSCT IG with the changes agreed during the Plenary meeting
AP22.5	To circulate the updated MSCT IG after the WSs meetings in June 2021

10. Joint Task Force MSG MSCT /ECSG

V. Vlad joined the meeting and provided a status on the work of the JTF using a dedicated slide (see MSG MSCT 073-21). Also a report on the last meeting held on 5 May 2021 was provided for which the agenda (MSG MSCT 043-21) and minutes (MSG MSCT 042-21) were shared with the Plenary before the meeting.

The slides concerning the scope specifications (MSG MSCT 038-21) and the current version of the document on functional requirements for payments at a physical POI were also shared with the Plenary (MSG MSCT 041-21).

He provided a further insight into the breakdown of the work and the planning.

AP22.6	To distribute the slide presented on the JTF MSG MSCT / ECSG	M. De Soete	ASAP
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11. MSG MSCT Status report to the ERPB

The MSG MSCT status report (MSG MSCT071-21) to the ERPB meeting in June 2021, prepared by the Secretariat, was reviewed on screen. There was a proposal by the ECB to re-structure the document. Several members also suggested that more details on the work done, including the specification for the QR-codes, should be better emphasized. The Plenary decided to adopt all these suggestions and an updated version for final review would be prepared by the Secretariat.

AP22.7	To update the MSG MSCT status report to the ERPB with the changes agreed during the Plenary meeting	M. De Soete	By 31 May 2021
AP22.8	To review the updated MSG MSCT status report to the ERPB	All Plenary members	By 1 June 2021, 15h
AP22.9	To submit the MSG MSCT status report to the ERPB	M. De Soete/EPC Secretariat	By 7 June 2021

12. Liaison and monitoring

EMPSA

No update was available.

EPI

P. Hertzog stated that work is in progress and referred to the EPI website for the public information available on the European Payments Initiative (EPI), see <https://www.epicompany.eu/>.

13. A.O.B.

The Plenary planned their meetings for Q3-Q4 2021. The next Plenary meeting scheduled on 29 June 2021 was re-confirmed.

AP22.10	To update the MSG MSCT meeting calendar and launch Outlook invitations	M. De Soete	ASAP/See Annex 3
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The group was informed about the publication of the final EDPB¹ Guidelines on the interplay of the PSD2 and the GDPR (EDPB/2020/06) and agreed to address the topic, related also to the AP 15.2, during the August 2021 meeting.

14. Closure of the meeting

The Co-Chairs closed the meeting at 12h00 and thanked all attendees for their active participation.

¹ European Data Protection Board

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	Apologies
Meelis Nurk	Estonian Banking Association	Yes
José Vicente	Millennium bcp	Yes
Philippe Evenot	La Banque Postale	Yes
Andrea Cogerino	ABI (Intesa)	Apologies
TBD		
Vendors / Manufacturers		
Guido Hogen <i>alternate</i>	Smart Payment Association (Thales)	Apologies
Alain Martin		Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	
Service Providers		
Ivo Broeren	Payconiq	
Marco Polissi <i>alternate:</i> Jean Philippe Joliveau	SIA S.p.A.	
Anders Edlund	Getswish	Yes
Gianpiero Caretti <i>alternate:</i> Paolo Martino	TAS Group	Yes
Grzegorz Leńkowski	National Clearing House KIR	
Ralf Ohlhausen	ETPPA	Yes
Fanny Rodriguez	ETPPA	Apologies
Christian Pickner <i>alternate</i> Peter Neubauer	EMPSA (Bluecode)	
Esteban Martin	Mastercard	Yes
Andy Fulton <i>alternate:</i> Agnes Revel	Visa	Apologies

Alex Saiz Verdaguer	Monei	Yes
David Chance	Fiserv	Yes
Lauren Jones	Huawei	Yes
Retailers		
Michel van Mello	EuroCommerce (Colruyt)	Apologies
Alexandre Leclerc <i>alternate:</i> Alexandre Lenhardt	Carrefour	Yes
Ghlas Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	Apologies
EACT		
Massimo Battistella	EACT	
BEUC		
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 <i>alternate:</i> Audrius Pranckevicius	European Commission	Yes
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 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/Closed
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 August meeting
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/Planned for August meeting
21.8	To invite Nexo to the next Plenary meeting, requesting an introductory presentation about Nexo	M. De Soete	In due time/Open
22.1	To include a presentation of the final report of the ERPB WG on Transparency to the agenda of the next meeting	M. De Soete	By 21 June 2021
22.2	To review the section on Opportunities in Chapter 22 and provide suggestions for new topics	All Plenary members	By 17 June 2021
22.3	To include a table with comparison between payer-presented vs payee-presented mode in new text for section 5.2 of the MSCT IG	M. D Soete	In due time
22.4	To update the MSCT IG with the changes agreed during the Plenary meeting	M. De Soete	By 10 June 2021

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22.5	To circulate the updated MSCT IG after the WSs meetings in June 2021	M. De Soete	By 22 June 2021
22.6	To distribute the slide presented on the JTF MSG MSCT / ECSG	M. De Soete	ASAP
22.7	To update the MSG MSCT status report to the ERPB with the changes agreed during the Plenary meeting	M. De Soete	By 31 May 2021
22.8	To review the updated MSG MSCT status report to the ERPB	All Plenary members	By 1 June 2021, 15h
22.9	To submit the MSG MSCT status report to the ERPB	M. De Soete/EPC Secretariat	By 7 June 2021
22.10	To update the MSG MSCT meeting calendar and launch Outlook invitations	M. De Soete	ASAP/See annex

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 15 June 2021 10h00-11h00	
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 16 June 2021 13h00-15h00			
	Virtual meeting 21 June 2021 9h00-12h00		
			Virtual meeting 29 June 2021 9h00-12h00
			Virtual meeting 31 August 2021 13h00-16h00
			Virtual meeting

			30 September 2021 13h00-16h00
			Virtual meeting 20 October 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