**Feedback questionnaire on**

**2nd release MSCT Interoperability Guidance (EPC269-19-21v1.14)**

The multi-stakeholder group that was involved in the development of this draft 2nd release of Mobile Initiated SEPA (Instant) Credit Transfer Interoperability Guidance (MSCT IG) published on the EPC website on 8 July 2021, looks forward to receiving feedback and comments from the various communities and stakeholders through this feedback questionnaire by e-mail **by 7 October 2021.**

It is important to note that the document only addresses the technical aspects of interoperability of MSCTs in the mobile ecosystem.

In order to help developing a successful MSCT ecosystem that provides value for all, it is very important to gather industry opinion and feedback regarding this document. The multi-stakeholder group values your opinion and welcomes any feedback or comments that you can provide regarding the document.

**Please complete this feedback form and return it by e-mail prior to 7 October 2021 to: e-mail:** [**mp.consultation@epc-cep.eu**](mailto:mp.consultation@epc-cep.eu).

Thank you in advance for your kind co-operation.

Yours sincerely,

Dag-Inge Flatraaker

Pascal Spittler

*Co-Chairs multi-stakeholder group MSCTs*

**Section 1: Your Details**

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| **Name:** |  |
| **Title/position:** |  |
| **Organisation:** |  |
| **E-mail Address:** |  |
| **Role in the ecosystem:**  **(highlight the appropriate role)** | PSP, AS-PSP, PISP, AISP, please specify: |
| MNO |
| Mobile wallet provider |
| TTP, please specify: |
| Other service provider - please specify: |
| Payment Scheme: |
| Industry/Standards Organisation: |
| Manufacturer: |
| Customers, Consumers, Merchants; please specify: |
| Other (please specify): |
| **Geographic coverage of your services/ organisation:**  **(highlight the appropriate region(s))** | Europe (and if relevant please specify region(s) in Europe): |
| Asia |
| North America |
| South America |
| Africa |
| Australasia |
| Worldwide |

**Data Privacy/Confidentiality**

Please state if you wish your organisation to remain anonymous as part of the consultation feedback review process:

Yes ❑ or No ❑

The present feedback questionnaire is subject to the EPC Privacy Policy, available on the EPC website through the following link: https://www.europeanpaymentscouncil.eu/privacy\_policy.

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| **What is your overall opinion on the document, its scope and objectives?**  **Do you have any general opinion on the level of detail provided?** |
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| **Please provide below your detailed comments, if any, to each chapter separately, hereby clearly indicating to which section and paragraph (par.) they apply. Please also add new comment rows as needed under each Chapter.** | | |
| **Executive summary** | | |
| par.:  page: | |  |
| **Chapter 1: Document information** | | |
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| **Chapter 2: General** | | |
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| **Chapter 3: High-level principles** | | |
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| **Chapter 4: SCT Inst and SCT scheme overview** | | |
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| **Chapter 6: MSCT service management** | | |
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| **Chapter 7: MSCT use cases** | | |
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| **Chapter 8: MSCT transaction aspects** | | |
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| **Chapter 9: Generic security guidelines for the PSU-to-PSP space** | | |
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| **Chapter 10: Security considerations for the payer-to-payee space** | | |
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| **Chapter 11: Security of mobile devices** | | |
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| **Chapter 12: Security guidelines for MSCT applications** | | |
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| **Chapter 15: MSCT supporting services** | | |
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| **Chapter 16: Overview MSCT interoperability aspects** | | |
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| **Chapter 17: Technical interoperability of MSCTs based on payee-presented data** | | |
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| **Chapter 18: Technical interoperability of MSCTs based on payer-presented data** | | |
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| **Chapter 19: MSCT interoperability messages** | | |
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| **Chapter 20: New MSCT interoperability models** | | |
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| **Chapter 21: MSCT standards, specifications and white papers** | | |
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| **Chapter 22: Challenges and opportunities** | | |
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| **Annex 1: Overview regulatory documents** | |
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| **Annex 2: Additional MSCT use cases** | |
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| **Annex 3: Overview on errors with MSCTs** | |
| par.:  page: |  |
| **Annex 4: Minimum data sets for MSCT interoperability messages** | |
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**Final question**

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| **Do you have any other issue you want to raise regarding technical interoperability of MSCTs across SEPA?**  **Did you identify any missing topic that should be covered in this guidance document?** |
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**Thank you for completing this feedback questionnaire**