

Minutes MSG MSCT Plenary meeting

MSG MSCT 082-21

Version 1.0

31 August 2021

Public

Approved

Minutes 23rd MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary

Meeting Date: 29 June 2021

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 9h00 and welcomed the participants to the 23rd Plenary meeting which was held as a Teams meeting. The new members Harris Monteiro da Silva from Crédit Agricole, representing the EPC, and Normand Provost, representing nexo, were briefly introduced.

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 081-21v0.2) was presented on screen and one additional item was added, namely the feedback on the MSG MSCT status report to the ERPB, following the ERPB meeting held the previous day. The updated agenda was subsequently approved.

4. Minutes 22nd meeting 28 May 2021

The draft minutes of the last meeting held on 28 May 2021 were reviewed on screen (MSG MSCT 069-21v0.1). 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 transactions once clarified by the 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

Minutes MSG MSCT Plenary meeting

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/Closed
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/ Postponed till August meeting
22.2	To review the section on Opportunities in Chapter 22 and provide suggestions for new topics	All Plenary members	By 17 June 2021/Closed
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/Obsolete
22.4	To update the MSCT IG with the changes agreed during the Plenary meeting	M. De Soete	By 10 June 2021/Closed
22.5	To circulate the updated MSCT IG after the WSs meetings in June 2021	M. De Soete	By 22 June 2021/Closed
22.6	To distribute the slide presented on the JTF MSG MSCT / ECSG	M. De Soete	ASAP/Closed
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/Closed
22.8	To review the updated MSG MSCT status report to the ERPB	All Plenary members	By 1 June 2021, 15h/Closed
22.9	To submit the MSG MSCT status report to the ERPB	M. De Soete/EPC Secretariat	By 7 June 2021/Closed
22.10	To update the MSG MSCT meeting calendar and launch Outlook invitations	M. De Soete	ASAP/Closed

5. MSG MSCT status report to ERPB

A brief oral report was provided on the ERPB meeting held the previous day as follow-up on the status report (MSG MSCT 071-21v1.0) that the MSG MSCT prepared as input to this meeting. The ERPB took note of the work conducted by the MSG MSCT on the recommendations stemming from the November 2020 report on an interoperability framework for instant payments at the POI. Taking into consideration the progress of the work at MSG MSCT level, ongoing market developments and the fact that the feedback is yet to be received to the EBA Q&A tool, the ERPB will assess whether to conduct further work on the remaining elements of an interoperability framework during its November 2021 meeting. In the meantime, the ERPB has agreed to conduct further work on the development of a QR-code standard beyond what had already been set out in the report of the ERPB working group of November 2020, covering the requirements for such a standard as well as its governance and the process for future updates. In this regard, the EPC was invited to coordinate this work, involve relevant stakeholders and standardisation bodies, and report back to the ERPB's November 2021 meeting. This work could thereafter be broadened to other technologies such as NFC or BLE. The following AP was agreed:

AP23.1	To set up a coordination meeting with the Co-Chairs and ERPB on the follow-up on QR-code specification	M. De Soete	ASAP
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6. Public consultation on EPC031-21v0.10

M. De Soete informed about the processing of the comments received during the public consultation on the document *New MSCT use cases and interoperability models* (EPC031-21v0.10). All comments were discussed and a disposition of comments report was developed based on the agreements reached, as well as the appropriate changes applied to the document EPC031-21. The updated document was subsequently fully integrated into the draft 2nd release of the MSCT IG (EPC269-19).

The intent is to distribute the disposition of comments (MSG MSCT 063-21v1.0) after the launch of the public consultation on the draft 2nd release of the MSCT IG.

AP23.2	To distribute the disposition of comments MSG MSCT 063-21 to the submitters after publication of the draft 2 nd release MSCT IG	M. De Soete	In due time
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7. Joint meeting WS MSCT use cases and WS Technical interoperability

The Plenary was informed about the joint meeting held on 16 June 2021 of the WS MSCT use cases and WS MSCT technical interoperability for which the agenda (MSG MSCT 077-21) and report (MSG MSCT 078-21) were shared prior to the Plenary meeting.

During this meeting, next to the finalisation of the disposition of comments MSG MSCT 063-21v1.0 (see above), a final review of the new Chapter 7 and Annex 2 of the 2nd release MSCT IG was undertaken, including the analysis of some comments received from ETPPA.

The Plenary was further informed about the ad hoc meeting involving the retailers that would be held on 28 August 2021 to discuss deferred payments, in preparation of a further discussion on this topic to be held in the JWSs meeting in September 2021 (see APs 6.6. and 9.1 of JWSs reports).

8. WS MSCT Technical interoperability

Next, the Plenary was informed about the meeting of the WS MSCT technical interoperability that was held on 21 June 2021 for which the agenda (MSG MSCT 079-21) and the report (MSG MSCT 080-21) were shared prior to the Plenary meeting.

Both documents developed in this work-stream: *Technical interoperability of MSCTs for unsuccessful and R-transactions* (MSG MSCT 108-20) and *Minimum data sets for the MSCT interoperability messages* (MSG MSCT 020-21) have been finalised and reviewed by the Secretariats of the EPC Scheme Evolution and Maintenance Working Group (SEM) WG and RTP MSG. The documents have in the meanwhile been fully integrated into the draft 2nd release of the MSCT IG.

9. WS Risk & security

The WS Risk & security held a short meeting on 15 June 2021 for which the agenda (MSG MSCT 075-21) and the report (MSG MSCT 076-21) were shared prior to the Plenary meeting.

During this meeting, the WS reviewed the updates made to section 8.3 of the MSCT IG as follow-up on some comments received during the public consultation on EPC031-21 and also reviewed and updated the descriptions of the payer authentication in some MSCT use cases in Chapter 7 of the MSCT IG.

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

All work-streams have now finalised their parts in preparation of the draft 2nd release of the MSCT IG (EPC269-19). During the Plenary meeting, the Chapter 22 - Challenges and Opportunities, the Chapter 23 – Conclusions and the Executive Summary were reviewed in detail and updated as needed.

The Plenary also briefly reviewed the draft questionnaire (MSG MSCT 074-21) prepared by the Secretariat for the public consultation on the draft 2nd release MSCT IG.

Both documents were approved for publication on the EPC website. The Secretariat informed that the publication for a 3-month public consultation is planned on 8 July 2021, subject to approval by the EPC Board.

The following APs were agreed:

AP23.3	To make the final updates to the MSCT IG and submit for EPC Board approval	M. De Soete	By 30 June 2021
AP23.4	To update the questionnaire of the public consultation on draft 2 nd release MSCT IG	M. De Soete	By 8 July 2021
AP23.5	To inform the MSG MSCT Plenary and Ws about the launch of the public consultation on the draft 2 nd release MSCT IG	M. De Soete	In due time

11. Presentation by nexo

Jacques Soussana, the Secretary-General of nexo, joined the meeting for this agenda item. A presentation on nexo was provided to give the Plenary an insight into the organisation (values, composition, deliverables, coverage, etc.). Until now the group has been focusing on protocols between payment terminals and acquirers as well as terminal management systems for card-based payments, hereby covering both physical and virtual POIs. However, the intention is to extend the scope to access to account and account-based payments for which a workplan is being developed, including also RTP, transit and IPs.

12. Liaison and monitoring

EMPSA

No update was available.

EPI

No update was available.

ERPB

The Plenary was briefly informed about the outcome of the other ERPB WGs but was advised to await the formal ERPB Statement that would be published soon for further details. The Plenary requested to invite the Co-Chairs of the ERPB WG on SEPA API access scheme for a presentation on their report in view of the impact on MSCTs involving a PISP.

AP23.6	To inform the Secretariat about the publication of the ERPB Statement June 2021 and the ERPB WG reports	M. Plooi	In due time
AP23.7	To invite the Co-Chairs of the ERPB WG on SEPA API access scheme for a presentation on their final report	M. De Soete	In due time for next meeting on 31 August 2021

Note in editing: The ERPB Statement following the meeting on 28 June 2021 as well as the reports of the ERPB WGs are available through the following link:

<https://www.ecb.europa.eu/paym/groups/erpb/html/index.en.html>.

13. A.O.B.

The new members were invited to join some of the work-streams.

AP23.8	To inform the Secretariat about their interest in participation to MSG MSCT Ws	N. Provost, H. Monteiro da Silva	Before 15 August 2021
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The next Plenary meeting on 31 August 2021 was re-confirmed.

14. Closure of the meeting

The Co-Chairs closed the meeting at 12h00 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
Harris Monteiro da Silva	Crédit Agricole	Yes
Richard Walsh	BPFI	
Meelis Nurk	Estonian Banking Association	Yes
José Vicente	Millennium bcp	Yes
Philippe Evenot	La Banque Postale	
Andrea Cogerino	ABI (Intesa)	Yes
Vendors / Manufacturers		
Guido Hogen <i>alternate:</i> Alain Martin	Smart Payment Association (Thales)	Apologies 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.	
Anders Edlund	Getswish	Apologies
Gianpiero Caretti <i>alternate:</i> Paolo Martino	TAS Group	
Grzegorz Leńkowski	National Clearing House KIR	Apologies
Ralf Ohlhausen	ETPPA	Apologies
Fanny Rodriguez	ETPPA	
Christian Pickner <i>alternate:</i> Peter Neubauer	EMPSA (Bluecode)	
Esteban Martin	Mastercard	
Andy Fulton <i>alternate:</i> Agnes Revel	Visa	Apologies
Alex Saiz Verdaguer	Monei	Apologies

<i>alternate:</i> David Molina		Yes
David Chance	Fiserv	Yes
Lauren Jones	Huawei	Yes
Retailers		
Michel van Mello	EuroCommerce (Colruyt)	
Alexandre Leclerc <i>alternate:</i> Alexandre Lenhardt	Carrefour	Yes
Ghlas Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	
EACT		
Massimo Battistella	EACT	
BEUC		
Jean Allix <i>alternate:</i> Déborah Faure	BEUC	Apologies
Standard / Industry Organisations		
Ian Jacobs*	W3C	Apologies
Pierre-Yves Marche*	GSMA	Apologies
Normand Provost	nexo	Yes
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	
Guest		
Jacques Soussana (secretary-general nexo)	nexo	Yes (agenda item 10)
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
12.7	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
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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/ Postponed till August meeting
23.1	To set up a coordination meeting with the Co-Chairs and ERPB on the follow-up on QR-code specification	M. De Soete	ASAP
23.2	To distribute the disposition of comments MSG MSCT 063-21 to the submitters after publication of the draft 2 nd release MSCT IG	M. De Soete	In due time
23.3	To make the final updates to the MSCT IG and submit for EPC Board approval	M. De Soete	By 30 June 2021
23.4	To update the questionnaire of the public consultation on draft 2 nd release MSCT IG	M. De Soete	By 8 July 2021
23.5	To inform the MSG MSCT Plenary and WSs about the launch of the public consultation on the draft 2 nd release MSCT IG	M. De Soete	In due time
23.6	To inform the Secretariat about the publication of the ERPB Statement June 2021 and the ERPB WG reports	M. Plooi	In due time

23.7	To invite the Co-Chairs of the ERPB WG on SEPA API access scheme for a presentation on their final report	M. De Soete	In due time for next meeting on 31 August 2021
23.8	To inform the Secretariat about their interest in participation to MSG MSCT WSs	N. Provost, H. Monteiro da Silva	Before 15 August 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	

Minutes MSG MSCT Plenary 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 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		

Minutes MSG MSCT Plenary meeting

	1 September 2021 13h00-15h00		
	Virtual meeting 6 September 2021 13h00-16h00		
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 20 September 2021 13h00-15h30			
		Virtual meeting 21 September 2021 13h00-15h30	
			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