

Minutes MSG MSCT Plenary meeting

MSG MSCT 087-21
Version 1.0
30 September 2021

Public

Approved

Minutes 24th MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary

Meeting Date: 31 August 2021

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 13h00 and welcomed the participants to the 24th 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. The new members Dan Axelsson in replacement of Anders Edlund as primary member for Getswish and Andrew Foulds in replacement of David Chance as primary member for Fiserv were briefly introduced.

3. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 086-21v0.1) was presented on screen and subsequently approved.

4. Minutes 23rd meeting 29 June 2021

The draft minutes of the last meeting held on 29 June 2021 were reviewed on screen (MSG MSCT 082-21v0.1). 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
15.2	To put the issue of a letter to the EDPB (in addition to MSG MSCT 081-20) on the	M. De Soete	In due time/Postponed till reply received from EBA Q&A

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	agenda of the next MSG MSCT Plenary 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/Obsolete – see new AP24.5
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/Closed
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/Closed
23.3	To make the final updates to the MSCT IG and submit for EPC Board approval	M. De Soete	By 30 June 2021/Closed
23.4	To update the questionnaire of the public consultation on draft 2 nd release MSCT IG	M. De Soete	By 8 July 2021/Closed
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/Closed
23.6	To inform the Secretariat about the publication of the ERPB Statement June 2021 and the ERPB WG reports	M. Plooijs	In due time/Closed
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/Closed
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/Closed

5. Public consultation on MSCT IG

M. De Soete informed about the approval of the MSCT IG (EC269-19v1.14) by the EPC Board in the first week of July and the subsequent publication of the document with the dedicated questionnaire (MSG MSCT 074-21v1.0) on the EPC website on 8 July for a 3-month public consultation. It was agreed that following the closure of the consultation on 7 October 2021, the Secretariat would filter the comments received and all three work-streams, depending on the subject, would be involved in the analysis of the comments received and the appropriate changes to the MSCT IG. Dedicated

meetings of all three work-streams would be scheduled for this purpose in the 2nd half of October 2021.

The Secretariat further informed that the disposition of comments (MSG MSCT 063-21v1.0) was distributed after the launch of the public consultation to all the submitters of comments.

6. Statement ERPB meeting 28 June 2021

The Plenary reviewed the Statement published by the ERPB (ERPB 2021/012), after their meeting on 29 June 2021. Following the MSG MSCT status report (MSG MSCT 071-21) to the ERPB, *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 MSG MSCT was informed that the ERPB meeting is tentatively scheduled on 25 November 2021, which means that the expected deliverable should be submitted to the ERPB by 4 November 2021.

7. ERPB report SEPA API Access Scheme

Christian Schäfer, one of the Co-Chairs of the ERPB WG on a SEPA API access scheme joined the meeting for a presentation (MSG MSCT 085-21) on their final report submitted to the ERPB in June 2021. He first provided a short history on the ERPB activities concerning a SEPA API access scheme and clarified the mandate of the ERPB WG while placing it in the market and regulatory context. Next, he provided an insight how the business requirements were derived from customer journeys while also listing some general scheme related requirements. He further explained that one of the basic principles adopted by the WG for the development of their report was the fair distribution of risks and highlighted the proposed new asset remuneration model to be developed. The WG also made a cross check with on-going work that may impact the potential development of a SEPA API Access scheme, including the MSG MSCT. He informed that the EPC was identified by the WG as the recommended scheme manager in relation to payment accounts. Next, the presentation provided a brief insight into the envisaged scheme structure related to payment accounts and the suggested extension in a next phase to other financial and non-financial services. Last but not least, the recommended way forward in two phases was explained. The ERPB subsequently endorsed the recommendations on the way forward during their June 2021 meeting, and formally invited the EPC to take up the role of Scheme manager in relation to payment accounts, in line with the requirements defined in the report of the ERPB Working Group on a SEPA API Access Scheme. The

ERPB also noted¹ that the EPC would need, inter alia, to ensure there is adequate stakeholder requirements defined in the report of the ERPB Working Group on a SEPA API Access Scheme. The ERPB also noted² that the EPC would need, inter alia, to ensure there is adequate stakeholder involvement and alignment with the relevant actors (e.g. standardisation initiatives and directory service providers) and regulatory bodies in the ecosystem and to promote the Scheme's adoption. C. Schäfer further stressed the importance to stay coordinated with the MSG MSCT.

AP24.1	To set up a coordination meeting between the MSG MSCT and SEPA Payment Access Account MSG (SPAA MSG)	M. De Soete/ C. Godefroi	In due time Q4 2021
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The Plenary group was further informed that the EPC Board would take a final decision on the ERPB's invitation to take up the role of Scheme manager for the SEPA API Access Scheme related to payment accounts, during their September meeting. In the meantime, a public call for participation to the SEPA Payment Account Access Multi-Stakeholder Group (SPAA MSG) has already been launched on the EPC website.

8. ERPB report on Transparency

Jean Allix, one of the Co-Chairs of the ERPB WG on Transparency provided a presentation (MSG MSCT 084-21) on their final report submitted to the ERPB in June 2021. He first provided an insight into the problems for consumers to identify specific payment transactions in the account statement they currently receive. He gave an insight into the information that should be provided to make the payment transactions more transparent (who, where and what) and how this resulted in a set of 11 recommendations that were subsequently adopted by the ERPB. He further informed that all stakeholders agreed to have a new meeting of the ERPB WG to present the implementation calendars for all the recommendations. The aim is to report on the implementation plan to the ERPB meeting in November 2021.

J. Vicente informed that there is an on-going discussion on which fields should be used for the transportation of the expected information. There does not seem to be unanimity that ISO 20022 could offer the solution for this. Maybe one should look for a pan-European standard for this.

9. QR-codes for instant payments at the POI

The Secretariat informed that a coordination call was held, following the ERPB Statement, with the MSG MSCT Co-Chairs, the EPC Director General and an ERPB representative to discuss the organisation of the further work on QR-codes for IPs at the POI, based on ERPB 2020/026. It was decided to request the MSG MSCT to conduct this work and following the suggestions made by the

¹ Statement following the fifteenth meeting of the Euro Retail Payments Board held on 28 June 2021 (<https://www.ecb.europa.eu/paym/groups/erpb/shared/pdf/15th-ERPB-meeting/Statement.pdf?a9497c7329f4fabef5c0099a795a8528>)

² Statement following the fifteenth meeting of the Euro Retail Payments Board held on 28 June 2021 (<https://www.ecb.europa.eu/paym/groups/erpb/shared/pdf/15th-ERPB-meeting/Statement.pdf?a9497c7329f4fabef5c0099a795a8528>)

ERPB, the work-stream MSCT technical interoperability was extended with representatives of relevant stakeholders and (industry) standardisation bodies and with additional interested MSG MSCT Plenary members, the latter via a call for interest expression held over the summer.

The composition of the “extended” work-stream was reviewed during the Plenary meeting. The Secretariat informed that also interest for participation to the work was received from the Ant group and from EMVCo. The Plenary agreed with the proposal to invite EMVCo to participate in the work-stream and to provide a presentation on their activities concerning QR-codes. Concerning the Ant Group, the Plenary agreed to invite them for a presentation on the AliPay QR-codes in the work-stream. Their further involvement into the development of the expected deliverable could then subsequent be discussed in the work-stream.

AP24.2	To distribute the updated member list for the WS technical interoperability of QR-codes	M. De Soete	ASAP
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10. Feedback EBA on Q&A question 2020_5366

The Secretariat informed about the answer received from EBA on the Q&A 2020_5366 concerning *Clarification on where the creation of the authentication code with dynamic linking for strong customer authentication (SCA) for electronic remote payment needs to be done*. This reply also includes a reference to another EBA question on electronic remote card payments (Q&A 2020_5133). The Plenary agreed that the EBA answer would need to be reviewed in detail in the WS Risk and security while also analysing the impact on the MSCT IG (EPC269-19 – draft 2nd release).

AP24.3	To put the analysis of the EBA reply to question 2020_5366 on the agenda of the next WS meeting Risk & security	M. De Soete	In due time
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11. Meeting JTF MSG MSCT / ECGS on Consumer selection of preferred payment instrument

The Plenary was informed about the meeting of this Joint Task Force held on 30 June 2021 for which the agenda (MSG MSCT 046-21) and draft minutes (MSG MSCT 047-21) were shared with the Plenary.

The TF is making good progress on the development of a requirements document while preparatory work for this document is being executed in dedicated subgroup meetings. The next JTF meeting is planned on 7 September 2021. The Secretariat suggested to invite the JTF Secretariat to provide a more detailed status report during the next MSG MSCT Plenary meeting.

12. MSG MSCT 2021 workplan

The Secretariat presented the updated workplan she prepared for review (MSG MSCT 018-21v1.1) during the meeting. This updated version reflected the achievements of the MSG MSCT in H1 2021 and included the new work on QR-codes for IPs at the POI, requested by the ERPB in their June 2021 Statement. The Plenary also discussed the way forward on the potential work on POI specifications as follow-up on Recommendation G of the November 2019 ERPB Statement and a potential update of the MSG MSCT roadmap. The necessary updates to slides 8 and 9 were made on screen to reflect the outcome of these discussions, while the following APs were tabled:

AP24.4	To distribute the updated 2021 workplan	M. De Soete	ASAP
AP24.5	To set up a Teams meeting between the Chairs/Co-Chairs/Vice Chair of MSG MSCT, ECSG and nexo	M. De Soete	End September 2021
AP24.6	To put the update of the MSCT roadmap on the agenda of the next MSG MSCT Plenary meeting	M. De Soete	On 30 September 2021

13. Liaison and monitoring

EMPSA

No update was available.

EPI

The group was informed that work is still in progress. In the autumn, a decision will be taken concerning the conversion of the interim EPI company into a final company and on the launch of the payment solution into the market.

Note in editing: After the Plenary meeting, the Secretariat received on 31 August 2021 a request from EPI for participation in the WS on technical interoperability of QR-codes. This application was subsequently approved by the Plenary via e-mail.

14. A.O.B.

The Q3-Q4 2021 meeting schedule was reviewed and two additional Plenary meetings were planned.

AP24.7	To update the MSG MSCT Plenary meeting schedule and send out Outlook invitations for the additional meetings	M. De Soete	ASAP/ see also annex
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The next Plenary meeting on 30 September 2021 was re-confirmed.

15. Closure of the meeting

The Co-Chairs closed the meeting at 15h40 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)	Apologies
Vendors / Manufacturers		
Guido Hogen	Smart Payment Association (Thales)	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	
Service Providers		
Ivo Broeren	Payconiq	Apologies
Marco Polissi <i>alternate:</i> Jean Philippe Joliveau	SIA S.p.A.	
Dan Axelsson <i>alternate:</i> Anders Edlund	Getswish	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)	
Esteban Martin	Mastercard	
Andy Fulton <i>alternate:</i> Agnes Revel	Visa	Yes
Alex Saiz Verdaguer <i>alternate:</i>	Monei	Yes

David Molina		
Andrew Foulds <i>alternate:</i> David Chance	Fiserv	Yes
Lauren Jones	Huawei	Yes
Retailers		
Michel van Mello	EuroCommerce (Colruyt)	Yes
Alexandre Leclerc <i>alternate:</i> Alexandre Lenhardt	Carrefour	Yes
Ghlas Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	
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
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		
Christian Schäfer	Co-Chair ERPB WG on SEPA API Access Scheme	For agenda item 7
EPC Secretariat		
Marijke De Soete	EPC	Yes

*corresponding member 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 reply received from EBA Q&A
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/Closed
24.1	To set up a coordination meeting between the MSG MSCT and SEPA Payment Access Account MSG (SPAA MSG)	M. De Soete/ C. Godefroi	In due time Q4 2021
24.2	To distribute the updated member list for the WS technical interoperability of QR-codes	M. De Soete	ASAP
24.3	To put the analysis of the EBA reply to question 2020_5366 on the agenda of the next WS meeting Risk & security	M. De Soete	In due time
24.4	To distribute the updated 2021 workplan	M. De Soete	ASAP
24.5	To set up a Teams meeting between the Chairs/Co-Chairs/Vice Chair of MSG MSCT, ECSG and nexo	M. De Soete	End September 2021
24.6	To put the update of the MSCT roadmap on the agenda of the next MSG MSCT Plenary meeting	M. De Soete	On 30 September 2021
24.7	To update the MSG MSCT Plenary meeting schedule and send out Outlook invitations for the additional meetings	M. De Soete	ASAP/ see also 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 15 April 2021 9h00-12h00	

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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
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
			Virtual meeting 28 October 2021 14h00-16h00
			Virtual meeting 26 November 2021 9h00-12h00

WS technical interoperability on QR-codes:

1 September: 13h00-15h00
13 September: 14h30-17h30
4 October: 9h00-13h00
19 October: 13h00-16h00
29 October: 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