

# Minutes MSG MSCT Plenary meeting

MSG MSCT 108-21

Version 1.1

21 October 2021

Public

Approved

## Minutes 25th MSG MSCT Plenary meeting

**Distribution:** MSG MSCT Plenary

**Meeting Date:** 30 September 2021

### 1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 13h00 and welcomed the participants to the 25th 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 106-21v0.1) was presented on screen and subsequently approved.

### 4. Minutes 24<sup>th</sup> meeting 31 August 2021

The draft minutes of the last meeting held on 31 August 2021 were reviewed on screen (MSG MSCT 087-21v0.1). The minutes were subsequently approved and will be distributed as version 1.0.

J. Allix informed that related to item 8 of the minutes, a further meeting on Transparency organised by the ERPB was scheduled on 28 October 2021.

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 reply received from EBA Q&A
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/Closed
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/Obsolete
24.4	To distribute the updated 2021 workplan	M. De Soete	ASAP/Closed
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/Closed
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/Closed
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/Closed

Related to AP24.5, the Plenary was informed this coordination call was held on 29 September 2021. It was recognised that on some items in ERPB/2020/034 progress was made by the MSCG MSCT and the JTF MSG MSCT/ECSG but that decisions on a way forward for the remaining work was depending on a number of external factors. A new follow-up coordination call will be set up in the 2<sup>nd</sup> half of October 2021 to prepare a status report for the ERPB meeting.

The following new AP was agreed:

AP25.1	To prepare a status on document ERPB/2020/034 as input to the next coordination call	P. Spittler/M. De Soete	By 15 September 2021
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### 5. QR-codes for instant payments at the POI

The Secretariat informed that the participation of the European Payments Initiative (EPI) to the dedicated work-stream was approved by the Plenary by e-mail. The updated composition of the WS was shared with the Plenary prior to the meeting. She further informed that in view of the

presentation that was given by AliPay/Ant Group during the 2<sup>nd</sup> WS meeting, the WS decided to invite them to the next WS meeting on 4 October 2021.

The agenda and reports of the two WS meetings held in September 2021 were shared for information with the Plenary prior to the meeting. No specific questions related to these documents were raised.

The Secretariat presented on screen the updated presentation that was discussed in the WS on the Standardisation and governance of QR-codes for IPs during their last meeting. She explained that the WS considered the standardisation and governance of QR-codes for IPs as twofold:

- The development of the technical standard for QR-codes for IPs at the POI that should be submitted to an International Standardisation Body to become an International Standard for which the maintenance is managed by this International Standardisation Body.
- The registration and issuance of an identifier to the IP service providers (used for routing purposes in the QR-codes for interoperability of IPs) which could be done by a registration authority operated by a 3rd party (possibly under the auspices of the Interoperability Framework for IPs at the POI, ISO or CEN) and the governance of IP service providers, including their eligibility for registration, which should become part of the governance of an Interoperability Framework for IPs at the POI.

For each of these two topics, a schematic overview was developed that illustrates the processes to be followed. It was further mentioned that after the submission of the QR-code standard to the ERPB, it would be beneficial, to ensure a wider market review and future adoption, to undertake a public consultation on the document. This could be done through the EPC website, subject to EPC Board approval. The Plenary agreed on the proposed way forward. The presentation would be further discussed and reviewed during the WS meeting on 4 October 2021.

AP25.2	To distribute the updated presentation MSG MSCT 100-21	M. De Soete	ASAP
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Next, the Secretariat informed about the answers received from the EBA on Q&A questions 2020\_5476 and 2020\_5477. Those answers have an impact on the content of the QR-codes. Since more in particular, the CustomerID cannot be put in cleartext in the payer-presented QR-code, some of the options in the content of this type of QR-code as defined in ERPB/2020/026 would need to be removed. J. Allix expressed his appreciation that the EBA had followed the reasoning made by the MSG MSCT. R. Ohlhausen questioned the logic followed by the EBA, which to his opinion was only valid for PSP generated QR-codes and he suggested that the options including the CustomerID in cleartext should be maintained for QR-codes which are not generated by PSPs and which would therefore not be covered by the EBA response. The Secretariat checked whether any other participant to the Plenary meeting supported this view which was not the case. The EBA answers would be further analysed during the WS meeting on 4 October 2021.

The following AP was agreed:

AP25.3	To distribute an overview on the status of the EBA Q&A questions	M. De Soete	ASAP
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The Secretariat introduced the 1<sup>st</sup> draft of the deliverable under preparation on the QR-codes based on the presentation MSG MSCT 100-21. She explained that this draft did not yet take the EBA replies (see above) into account. The Plenary agreed to the proposed structure and content of the document. The document would be reviewed in detail during the WS meeting on 4 October 2021. The Plenary was further informed about a section that would address the gaps with other QR-codes such as AliPay and EMVCo, subject to inputs being received. It was agreed that this would be “nice to have” but M. Plooij re-iterated that the focus should be to deliver in a timely manner what was requested by the ERPB.

The following AP was agreed:

AP25.4	To distribute the updated document MSG MSCT 107-21 after the next WS meeting	M. De Soete	By 15 October 2021
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### 6. Joint meeting WS MSCT use cases and MSCT technical interoperability

The Plenary was informed about this meeting held on 20 September 2021 for which the agenda and report were shared with the Plenary prior to the meeting. The main focus of this joint meeting was a review of a presentation prepared by EuroCommerce on deferred payments (MSG MSCT 104-21). In view of time constraints and since this presentation requires a number of updates to be made by EuroCommerce, it was not reviewed during the Plenary meeting.

The joint WSs meeting also reviewed the EBA reply to the question 2020\_5366 and came to the conclusion that first a clarification needs to be obtained from the EBA on proximity versus remote payments for MSCTs (see EBA Q&A 2020\_5367) before an impact analysis could be made on some MSCT use cases, more in particular on some so-called offline use cases whereby the payer’s mobile device does not have a mobile internet connection. As a consequence, it was also decided to cancel the meeting of the WS Risk & security on 21 September 2021, since this meeting was devoted to an impact analysis of the EBA replies on the MSCT IG (EPC 269-19v1.14).

### 7. Meeting JTF MSG MSCT / ECSG on Consumer selection of preferred payment instrument

V. Vlad, the Secretary to the JTF, joined the meeting to provide a status update on the progress made in this group. The agenda and minutes of the JTF meetings held in September were shared with the Plenary prior to the meeting. No specific questions related to these documents were raised.

First of all, the ECSG input addressed to the MSG MSCT was reviewed on screen (MSG MSCT050-21). This document raises concerns regarding the development of requirements based on the principles included in the report ERPB/2020/027, in view of the difference in maturity of card payments versus IPs at the POI. As an example, the document mentions that in the IP area there do

exist detailed technical requirements for the current national solutions in the market, but not for the implementation of a common European SCT Inst based solution that the JTF need to compare and contrast with cards in the selection process at POI. For the inter-PSP space this is defined, but not yet for POI. In view of this hurdle, the document presents a way forward, including the specification of a limited number of requirements, appropriate to the level of maturity of IP at POI today, complemented with guidelines in the form of examples of how cards and IP at POI can co-reside.

The Co-Chair, D. I. Flatraaker said it was important that the JTF leverages the work already done by the MSG MSCT which is reflected in the MSCT IG. The Secretariat mentioned that the immaturity is not only on the IP side, the ECSG's SEPA Cards Standardisation Volume only address contactless payments based on NFC, there are no common specification for QR-code based card payments.

The MSG MSCT agreed on the proposed way forward by the ECSG and recognised that further work beyond November 2021 may be needed on this topic.

The current version of the deliverable on Consumer selection of preferred payment instrument (MSG MSCT 045-21) was briefly introduced. The Secretariat suggested to involve the mobile payment providers present in the various WSs of the MSG MSCT in the review of this document which was accepted by the Plenary meeting.

The following APs were agreed:

AP25.5	To distribute the current document MSG MSCT 054-21 for review to mobile payment service providers in the MSG MSCT	M. De Soete	On 4 October 2021
AP25.6	To distribute the updated document MSG MSCT 054-21 to MSG MSCT Plenary	M. De Soete	After next JTF meeting

### 8. Review MSCT roadmap

The Secretariat presented the updated roadmap she prepared for review (MSG MSCT 089-20v1.2) during the meeting. This updated version reflected the change in priorities in view of the ERPB request for the work on the QR-codes and some perceived changes in the market. The Plenary discussed some further changes needed to the tables 3 and 4. Next they discussed a possible extension of the mandate of the MSG MSCT, which currently runs till end December 2021. It was considered to be important to ask for such an extension in view of a number of factors, including the work needed on NFC based MSCTs, the late EBA replies to the Q&A questions, the coordination needed on MSCTs with the on-going work on the RTP scheme and the development of the SEPA API access scheme, the potential public consultation on the QR-code standard, and the further work required on Consumer selection of preferred payment instrument.

The following APs were agreed:

AP25.7	To update the MSCT roadmap with changes agreed during the Plenary meeting	M. De Soete	Before next Plenary meeting
AP25.8	To prepare a draft proposal for MSG MSCT mandate extension to the EPC Board, for review during the next Plenary meeting	M. De Soete	Before next Plenary meeting

### 9. Liaison and monitoring

#### EMPSA

No update was available.

#### EPI

The group was informed that EPI was invited to provide a presentation during the next WS meeting on QR-codes. No further update was available.

### 10. A.O.B.

M. De Soete reminded about the deadline of 7 October 2021 for the public consultation on the MSCT IG (EC269-19v1.14). It was agreed that any comments of a more general nature should be addressed by the Plenary. Dedicated meetings of all three work-streams have been scheduled in the 2nd half of October 2021 to analyse the other detailed comments received (see Annex 3).

The following AP was agreed:

AP25.9	To prepare a consolidated overview of comments received on public consultation MSCT IG (EC269-19v1.14)	M. De Soete	Before next Plenary meeting
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The next MSG MSCT Plenary meeting on 20 October 2021 from 9h00 till 12h00 was re-confirmed.

### 11. Closure of the meeting

The Co-Chairs closed the meeting at 16h00 and thanked all attendees for their active participation.

## Annex 1: Participants list

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

<i>alternate:</i> David Molina		
Andrew Foulds <i>alternate:</i> David Chance	Fiserv	
Lauren Jones	Huawei	Yes
<b>Retailers</b>		
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	
<b>EACT</b>		
Massimo Battistella	EACT	Yes
<b>BEUC</b>		
Jean Allix <i>alternate:</i> Déborah Faure	BEUC	Yes
<b>Standard / Industry Organisations</b>		
Ian Jacobs*	W3C	Apologies
Pierre-Yves Marche*	GSMA	Apologies
Normand Provost	nexo	Yes
<b>Observers</b>		
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	Apologies Yes
<b>EPC Secretariat</b>		
Marijke De Soete	EPC	Yes
Valentin Vlad	EPC	Yes for agenda item 7

\*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
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25.1	To prepare a status on document ERPB/2020/034 as input to the next coordination call	P. Spittler/M. De Soete	By 15 September 2021
25.2	To distribute the updated presentation MSG MSCT 100-21	M. De Soete	ASAP
25.3	To distribute an overview on the status of the EBA Q&A questions	M. De Soete	ASAP
25.4	To distribute the updated document MSG MSCT 107-21 after the next WS meeting	M. De Soete	By 15 October 2021
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25.7	To update the MSCT roadmap with changes agreed during the Plenary meeting	M. De Soete	Before next Plenary meeting
25.8	To prepare a draft proposal for MSG MSCT mandate extension to the EPC Board, for review during the next Plenary meeting	M. De Soete	Before next Plenary meeting
25.9	To prepare a consolidated overview of comments received on public consultation MSCT IG (EC269-19v1.14)	M. De Soete	Before next Plenary meeting

**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	

## Minutes MSG MSCT Plenary meeting

		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
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 20 September 2021			

## Minutes MSG MSCT Plenary meeting

13h00-15h30			
			Virtual meeting 30 September 2021 13h00-16h00
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 15 October 2021 9h00-12h00			
	Virtual meeting 21 October 2021 13h30-16h30		
		Virtual meeting 26 October 2021 9h30-11h30	
			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  
24 September: 9h00-10h30  
6 October: 10h00-13h00  
27 October: 10h00-13h00

