

Minutes MSG MSCT Plenary meeting

MSG MSCT 127-21

Version 1.0

4 November 2021

Public

Approved

Minutes 26th MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary

Meeting Date: 20 October 2021

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 9h00 and welcomed the participants to the 26th 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 126-21v0.2) was presented on screen. An e-mail received from R. Ohlhausen on the QR-code document under development was added to agenda item 9. The updated agenda was subsequently approved.

4. Minutes 25th meeting 30 September 2021

The draft minutes of the last meeting (MSG MSCT 106-21v0.1) held on 30 September 2021 were reviewed on screen and approved. They 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 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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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
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/Closed
25.2	To distribute the updated presentation MSG MSCT 100-21	M. De Soete	ASAP/Closed
25.3	To distribute an overview on the status of the EBA Q&A questions	M. De Soete	ASAP/Closed
25.4	To distribute the updated document MSG MSCT 107-21 after the next WS meeting	M. De Soete	By 15 October 2021/Closed
25.5	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/Closed
25.6	To distribute the updated document MSG MSCT 054-21 to MSG MSCT Plenary	M. De Soete	After next JTF meeting/Closed
25.7	To update the MSCT roadmap with changes agreed during the Plenary meeting	M. De Soete	Before next Plenary meeting/Closed
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/Closed
25.9	To prepare a consolidated overview of comments received on the public consultation MSCT IG (EC269-19v1.14)	M. De Soete	Before next Plenary meeting/Closed

5. QR-codes for instant payments at the POI

The agenda and reports of the WS meeting held on 4 and 19 October 2021 were shared for information with the Plenary prior to the meeting.

An update was provided on the progress made during these two meetings concerning the development of the document on standardisation and governance aspects of QR-codes for IPs at the POI.

The Secretariat presented the updated document (MSG MSCT 107-21) on screen whereby the major change was the deletion of the option including the CustomerID in clear text in the consumer-presented QR-codes as follow-up to the EBA answer to Q&A 2020_5476 that states "... the Customer ID cannot be included in a clear text in a payer-presented QR-code for the initiation of credit transfers at the point of interaction without any security measures (e.g. encryption, tokenisation, transport layer security) ensuring its confidentiality during the QR-code life-cycle." The MSG MSCT

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Plenary was informed about the dissenting opinion from the ETPPA to this approach that is reflected in the dedicated footnote 12 in the document and to which the ETPPA agreed during the WS meeting.

She further explained that during the WS meeting the previous day it was agreed, on the request of the ETPPA, to include in the consumer-presented QR-code also the option of a clear text field to accommodate information related to value-added services (e.g. loyalty).

Next, R. Ohlhausen was invited to present the concerns he expressed, subsequently to the WS meeting, through an e-mail that he distributed to the Plenary just before the meeting. This e-mail expresses ETPPA's disagreement with the WS interpretation of the EBA answer. In ETPPA's view, the statement made by the EBA only applies to QR-codes generated by the PSP, whereas the WS is of the opinion that this is a security issue that should be applied to all consumer-presented QR-codes for Instant Payments (IPs) at the POI, as was already discussed in the previous Plenary meeting (see MSG MSCT 106-21).

K. Kobylińska-Hilliard suggested, on behalf of the EC, that it would be worthwhile to check with the EBA the interpretation given by the MSG MSCT to their answer and to seek further guidance from the EBA on this issue.

After some discussions on the way forward with the document, as a compromise, it was agreed that the two options that were not retained for the consumer-presented QR-codes (containing the CustomerID in clear text) would be documented in a new annex, hereby stating that further guidance from the EBA would be sought on this issue. No further objections to this approach were raised during the Plenary meeting.

The following AP was agreed:

AP26.1	To seek further clarification with the EBA concerning their answer to Q&A 2020_5476	M. De Soete	ASAP
AP26.2	To add an annex to the document MSG MSCT 107-21 with the 2 deleted options for consumer-presented data	M. De Soete	By 22 October 2021
AP26.3	To prepare a final draft of the document MSG MSCT 107-21 for MSG review	M. De Soete	By 22 October 2021
AP26.4	To review the final draft document on QR-codes (MSG MSCT 107-21)	All MSG members	By 4 November 2021

6. Public consultation MSCT IG

The Secretariat informed about the comments received through the public consultation on the MSCT IG (EPC269-19v1.14). She explained that there was one general comment that the Plenary should review and discuss regarding the potential re-structuring of the document. The document was considered to be too large and handle many more topics than the interoperability of MSCTs. Therefore a split of the document was suggested that was shortly debated during the Plenary. In order not to endanger the timely delivery of the final 2nd release of the MSCT IG, it was agreed to keep the current structure but to change the title to “*MSCT payments and technical interoperability guidance*”, to better reflect the content of the document. The Plenary further agreed that a re-structuring of the document should be re-considered in the future with a 3rd release of the MSCT IG. All other comments will be further processed by the joint meeting of the WS MSCT use cases and MSCT interoperability. The impact on the MSCT IG of the recent EBA answers received on the Q&A questions tabled by the MSG MSCT, would also be analysed and the WS Risk& security would be involved in this process as needed.

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 (MSG MSCT 115-21) and minutes (MSG MSCT 116-21) of the JTF meeting held on 6 October 2021 as well as the agenda for the upcoming meeting on 22 October 2021 (MSG MSCT 117-21) were shared with the Plenary prior to the meeting. No specific questions related to these documents were raised.

V. Vlad explained that agreement on the content of the document, including the right balance between requirements and guidelines on *Consumer selection of preferred payment instrument* (MSG MSCT 045-21) should be reached during the next JTF meeting. The remaining meeting scheduled on 29 October 2021 should be purely dedicated to editorial fine-tuning. He further provided an insight into the contributions received through the MSG MSCT and presented the proposed conclusions section and recommendation on the way forward, namely to merge any further work on this topic with potential development of POI requirements for MSCT/IPs. A comment was made regarding the fact that the mandate for the JTF did not request the development of “standards” but “requirements for standards”. The text in the conclusions would be updated accordingly.

As next step, V. Vlad agreed to provide the final version of the document on 29 October 2021 for review to the MSG MSCT Plenary. The MSG MSCT will have a final review and approval during their next Plenary meeting which should allow a timely delivery to the ERPB for their November 2021 meeting.

AP26.5	To provide the final draft of document MSG MSCT 045-21 for MSG review	V. Vlad	By 29 October 2021
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AP26.6	To review the final draft document on Consumer selection of preferred payment instrument (MSG MSCT 045-21)	All MSG members	By 4 November 2021
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8. Review MSCT roadmap

The Secretariat presented the updated roadmap (MSG MSCT 089-20v1.2) and highlighted the changes made since the last Plenary meeting. She also informed about the comments received from M. Plooij that were all accepted and will be applied in the next version of this document. No further comments to the document were made and the final draft will be presented for approval during the next Plenary meeting.

Next the draft proposal prepared by the Secretariat per AP25.8, for an MSG MSCT mandate extension, based on the highest priorities identified in the roadmap, was reviewed on screen. More in particular the proposed timings for the deliverables were discussed and it was agreed to merge the further work on *Consumer selection of preferred payment instrument* with the development of POI requirements (not specifications) as follow-up on recommendations G of the ERPB statement published in November 2019 (ERPB/2019/018). Moreover, the work on POI requirements was merged with the coordination with the ECSG in view of their potential scope expansion to cover account-based payments (subject to ECSG Board approval). A comment was made that also other organisations might need to be involved in potential work on POI requirements. It was explained that the last sentence of the mandate would allow to include any other appropriate organisation into this work. No further comments to the document were raised. It was agreed to have a final review and approval during the next Plenary meeting.

The following APs were tabled:

AP26.7	To prepare an updated version of the MSCT roadmap (MSG MSCT 089-20) including all agreed changes for MSG review	M. De Soete	By 25 October 2021
AP26.8	To prepare an updated version of the proposed MSG MSCT mandate extension (MSG MSCT 128-21) for MSG review	M. De Soete	By 25 October 2021
AP26.9	To review the updated roadmap (MSG MSCT 089-20) and mandate extension (MSG MSCT 128-21)	All MSG members	By 4 November 2021

9. Joint meeting WS MSCT use cases and MSCT technical interoperability

The agenda (MSG MSCT 121-21) and report (MSG MSCT 122-21) of the WS meeting held on 15 October 2021 were shared with the Plenary prior to the meeting. The WS devoted the meeting to the review of the comments received through the public consultation on the MSCT IG and started the development of a Disposition of comments report (MSG MSCT123-11). A further meeting is scheduled on 8 November 2021 to continue the review of the comments and re-discuss the presentation prepared by EuroCommerce on deferred payments (MSG MSCT 104-21).

10. Liaison and monitoring

EMPSA

No update was available.

EPI

The presentation on the European Payments Initiative (MSG MSCT 099-21), that was provided to the WS on technical interoperability of QR-codes for IPs, was shared with the Plenary for information and briefly reviewed on screen.

11. A.O.B.

The Plenary agreed to re-schedule the meeting originally planned on 28 October 2021 to 4 November 2021.

The meeting of the WS Risk& security was re-scheduled from 26 October 2021 to 22 November 2021.

AP26.10	To update the MSG MSCT meeting calendar and send Outlook invitations	M. De Soete	ASAP (see Anne 3x)
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12. Closure of the meeting

The Co-Chair, P. Spittler 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 (partly)
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	Yes
Andrea Cogerino	ABI (Intesa)	Yes
Vendors / Manufacturers		
Guido Hogen	Smart Payment Association (Thales)	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.	Yes
Dan Axelsson <i>alternate:</i> Anders Edlund	Getswish	Yes (partly)
Gianpiero Caretti <i>alternate:</i> Paolo Martino	TAS Group	
Grzegorz Leńkowski	National Clearing House KIR	
Ralf Ohlhausen	ETPPA	Yes
Fanny Rodriguez	ETPPA	Yes??
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	

<i>alternate:</i> David Molina		
Andrew Foulds <i>alternate:</i> David Chance	Fiserv	
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	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	Apologies 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
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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26.10	To update the MSG MSCT meeting calendar and send Outlook invitations	M. De Soete	ASAP (see Annex)
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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	

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		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			

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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 20 October 2021 9h00-12h00
		Virtual meeting 4 November 2021 13h00-15h00
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 8 November 2021 9h00-12h00		
	Virtual meeting 22 November 2021 9h00-11h00	
		Virtual meeting 26 November 2021 9h00-12h00
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 29 November 2021 13h00-16h00		

WS technical interoperability on QR-codes:

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

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

22 October: 13h30-15h00

29 October: 14h00-15h30