

Terms of Reference

MSG MSCT 145-21
Version 1.0
13 December 2021

Public

Approved

Terms of Reference Work-stream technical interoperability MSCTs based on NFC/BLE

Scope: Standardisation and governance of technical interoperability of mobile initiated SEPA (instant) credit transfers (MSCTs) using NFC or BLE as proximity technology to exchange data between the payer and payee to enable the initiation of the payment.

Rationale: The following main challenges to achieve pan-European interoperability of NFC/BLE-based MSCTs have been identified in the MSCT IG (EPC269-19):

- the standardisation of the data exchanged between the payer and payee and the usage of NFC (being it in uni- or bi-directional way) or BLE as proximity technology for this exchange;
- the governance aspects and their management related to the usage of NFC¹ or BLE² as proximity technologies for MSCTs.

Deliverable: Document covering these two topics for public consultation.

The intellectual property rights, copyright and rights of development and disposal related to any deliverable of the work-stream reside exclusively with the EPC.

Time horizon: The work-stream is expected to start work **end January 2022** and produce the deliverable by Q3-Q4 2022.

Participants and chairmanship: The work-stream is established under the multi-stakeholder group on MSCTs (MSG MSCT) and is expected to regularly provide updates to the MSG MSCT Plenary. It will be co-chaired by the MSG MSCT co-chairs.

It shall be composed of technical experts through a call for participation in the MSG MSCT and in addition, an open call for participation on the EPC website in December 2021.

The composition of the work-stream shall be well balanced in terms of technical skills and experience with the provision of MSCT services and should be composed of maximum 20

¹ Near Field Communication

² Bluetooth Low Energy

participants, next to the Co-Chairs and representatives of standardisation bodies. More in particular, in view of the technical work to be undertaken, dedicated technical experts e.g., with POI terminal or mobile device experience or existing MSCT service providers, are encouraged to join the work-stream, next to relevant standardisation bodies.

Proposed nominations will be solicited by **20 January 2022** and should include a motivation letter with a description of proven technical expertise on the topic, and are to be sent to **secretariat@epc-cep.eu**.

The members of the work-stream will at all times execute their mandate in accordance with the stipulations of the EPC Code of Conduct on competition law (EPC212-14), as amended from time to time.

Members of the work-stream should as a matter of principle refrain from processing any personal data accessed or obtained through their membership unless and to the extent required to fulfil their normal work-stream related duties, as described in the present terms of reference. This principle shall apply mutatis mutandis to any observers, guests or other third parties (partly) attending one or more meetings of the work-stream. The EPC Data Protection and Privacy Policy (document EPC024-18) provides further guidance in this context.

Rules of procedure: The rules specified in the original MSG MSCT mandate (MSG MSCT 001-18v1.0) apply.