

Minutes MSG MSCT Plenary meeting

MSG MSCT 131-21
Version 1.0
13 December 2021

Public

Approved

Minutes 27th MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary
Meeting Date: 4 November 2021

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 13h00 and welcomed the participants to the 27th 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 130-21v0.1) was presented on screen and subsequently approved.

4. Minutes 26th meeting 20 October 2021

The draft minutes of the last meeting (MSG MSCT 127-21v0.1) held on 20 October 2021 were reviewed on screen. The items 5 and 6 were swapped on the request of M. Plooij and the item 7 was added directly after the approval of the documents for the ERPB on the request of J. Allix. The updated agenda was 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 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
26.1	To seek further clarification with the EBA concerning their answer to Q&A 2020_5476	M. De Soete	ASAP/Closed
26.2	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/Closed
26.3	To prepare a final draft of the document MSG MSCT 107-21 for MSG review	M. De Soete	By 22 October 2021/Closed
26.4	To review the final draft document on QR-codes (MSG MSCT 107-21)	All MSG members	By 4 November 2021/Closed
26.5	To provide the final draft of document MSG MSCT 045-21 for MSG review	V. Vlad	By 29 October 2021/Closed
26.6	To review the final draft document on Consumer selection of preferred payment instrument (MSG MSCT 045-21)	All MSG members	By 4 November 2021/Closed
26.7	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/Closed
26.8	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/Closed
26.9	To review the updated roadmap (MSG MSCT 089-20) and mandate extension (MSG MSCT 128-21)	All MSG members	By 4 November 2021/Closed
26.10	To update the MSG MSCT meeting calendar and send Outlook invitations	M. De Soete	ASAP (see Annex)/Closed

5. Approval of documents for submission to ERPB

5.1 Business requirements for Consumer selection of preferred payment instrument

The final version of the document prepared by the dedicated JTF MSG MSCT / ECSG on *Consumer selection of preferred payment instrument* (MSG MSCT 045-21) was distributed for review to the Plenary prior to the meeting. It was noted that any further work should be covered by the work on POI specifications as follow-up on Recommendation G of ERPB/2019/012 (see item 6). No further comments were raised and the document was approved for submission to the ERPB.

AP27.1	To prepare a final version of MSG MSCT 045-21 and submit to the ERPB	M. De Soete	By 5 November 2021
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5.2 Standardisation and governance of QR-codes for IPs at the POI

The final version of the document EPC212-21 (= MSG MSCT 107-21) was shared with the Plenary for review prior to the meeting. The last changes made to the document since the last Plenary meeting were highlighted by the Secretariat. The suggested changes received from M. Plooij were reviewed and adopted.

R. Ohlhausen repeated on behalf of ETPPA his disagreement with the interpretation of the EBA answer to the question 2020_5476 and the fact that the two options containing the CustomerID in clear-text are only mentioned in an annex to the document as mentioned in the document MSG MSCT 132-21. In their view the EBA answer only applies to consumer-presented QR-codes generated by PSPs. This dissenting opinion is documented in footnote 12 in the document.

J. Allix stated on behalf of BEUC that the consumer-presented QR-code should always be generated by a PSP. The generation of the QR-code by the consumer using a generic application should not be allowed since it is considered to be too dangerous in view of fraud related to IPs.

Next the document was unanimously approved by the Plenary for submission to the ERPB with one disagreement by ETPPA.

AP27.2	To prepare a final version of EPC212-21 and submit to the ERPB	M. De Soete	By 5 November 2021
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6. Follow-up on Recommendation G of the ERPB/2019/012

The Secretariat informed about the coordinating calls between the management of the MSG MSCT, the ECSG and nexo and the status update prepared on Recommendation G of the ERPB/2019/012 (MSG MSCT 133-21). In view of the fact that the document is not conclusive about the next steps and several actions by different organisations will be undertaken during the coming year, it was agreed to add a sentence about providing an update to the ERPB in November 2022.

AP27.3	To update the status on recommendation G with the agreed change and submit to the ERPB	M. De Soete	By 5 November 2021
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7. Approval of documents for submission to EPC Board

7.1. MSCT roadmap

The Secretariat presented the latest updates made to the MSCT roadmap (MSG MSCT 089-20v1.5). No further changes were requested to the document that was subsequently approved for submission to the EPC Board.

AP27.4	To prepare a final version of the MSCT roadmap and submit to the EPC Board	M. De Soete	By 5 November 2021
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7.2 Request for MSG MSCT mandate extension

Next the updated draft proposal for an MSG MSCT mandate extension (MSG MSCT 128-21 v0.3) was reviewed on screen. No further changes were requested to the document that was subsequently approved for submission to the EPC Board.

AP27.5	To prepare a final version of the MSG MSCT proposal for mandate extension and submit to the EPC Board	M. De Soete	By 5 November 2021
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8. A.O.B.

The Plenary agreed that any further work on the QR-codes would be conducted in the dedicated WS subject to the approval of the extension of the mandate by the EPC Board.

The Plenary further agreed to re-schedule the meeting originally planned on 26 November 2021 to 13 December 2021 in view of the timeline for the availability of the formal Statement by the ERPB, following their meeting on 25 November 2021.

The following APs were tabled:

AP27.6	To set-up a new meeting of the WS on QR-codes to develop a generic MSCT QR-code standard for all MSCT payment	M. De Soete	In due time
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	contexts in December 2021 (subject to EPC Board approval of mandate extension and ERPB approval of EPC212-21)		
AP27.7	To update the MSG MSCT meeting calendar and send Outlook invitation	M. De Soete	ASAP, see Annex
AP27.8	To prepare a draft 2022 meeting schedule (subject to EPC Board approval of mandate extension)	M. De Soete	By 13 December 2021

9. Closure of the meeting

The Co-Chairs closed the meeting 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	Yes
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	
Marco Polissi <i>alternate:</i> Jean Philippe Joliveau	SIA S.p.A.	Yes
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	Apologies
Christian Pickner <i>alternate</i> Peter Neubauer	EMPSA (Bluecode)	
Esteban Martin	Mastercard	Yes
Andy Fulton <i>alternate:</i> Agnes Revel	Visa	Apologies
Alex Saiz Verdaguer	Monei	Yes

<i>alternate:</i> David Molina		
Andrew Foulds <i>alternate:</i> David Chance	Fiserv	
Lauren Jones	Huawei	Yes
Retailers		
Michel van Mello	EuroCommerce (Colruyt)	
Alexandre Leclerc <i>alternate:</i> Alexandre Lenhardt	Carrefour	Apologies
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 Plooij <i>alternate:</i> Alexander Mayrhofer	ECB OENB	Yes (partly)
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

*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
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
27.1	To prepare a final version of MSG MSCT 045-21 and submit to the ERPB	M. De Soete	By 5 November 2021
27.2	To prepare a final version of EPC212-21 and submit to the ERPB	M. De Soete	By 5 November 2021
27.3	To update the status on recommendation G with the agreed change and submit to the ERPB	M. De Soete	By 5 November 2021
27.4	To prepare a final version of the MSCT roadmap and submit to the EPC Board	M. De Soete	By 5 November 2021
27.5	To prepare a final version of the MSG MSCT proposal for mandate extension and submit to the EPC Board	M. De Soete	By 5 November 2021
27.6	To set-up a new meeting of the WS on QR-codes to develop a generic MSCT QR-code standard for all MSCT payment contexts in December 2021 (subject to EPC Board approval of mandate extension and ERPB approval of EPC212-21)	M. De Soete	In due time
27.7	To update the MSG MSCT meeting calendar and send Outlook invitation	M. De Soete	ASAP, see Annex
27.8	To prepare a draft 2022 meeting schedule (subject to EPC Board approval of mandate extension)	M. De Soete	By 13 December 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 15 April 2021 9h00-12h00	

Minutes MSG MSCT Plenary meeting

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			

Minutes MSG MSCT Plenary meeting

			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
			Virtual meeting 13 December 2021 9h30-12h00
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 29 November 2021 13h00-16h00 subject to answers received from EBA			
Joint meeting WS MSCT use cases and WS technical interoperability Virtual meeting 17 December 2021 9h00-11h00			

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