

Minutes MSG MSCT Plenary meeting

MSG MSCT 139-21

Version 1.0

26 January 2022

Public

Approved

Minutes 28th MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary

Meeting Date: 13 December 2021

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 9h30 and welcomed the participants to the 28th 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. A new representative from the ECB, Massimo Cappuccio, was welcomed in replacement of M. Plooij.

3. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 138-21v0.1) was presented on screen and subsequently approved.

4. Approval minutes 27th meeting

The draft minutes of the last meeting (MSG MSCT 131-21v0.1) held on 4 November 2021 were reviewed on screen and subsequently 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	M. De Soete	In due time/Postponed till reply received from EBA Q&A/Closed

Minutes MSG MSCT Plenary meeting

	agenda of the next MSG MSCT Plenary meeting		
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/ Postponed to Q1 2022
27.1	To prepare a final version of MSG MSCT 045-21 and submit to the ERPB	M. De Soete	By 5 November 2021/Closed
27.2	To prepare a final version of EPC212-21 and submit to the ERPB	M. De Soete	By 5 November 2021/Closed
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/Closed
27.4	To prepare a final version of the MSCT roadmap and submit to the EPC Board	M. De Soete	By 5 November 2021/Closed
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/Closed
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/Closed
27.7	To update the MSG MSCT meeting calendar and send an Outlook invitation	M. De Soete	ASAP, see Annex/Closed
27.8	To prepare a draft 2022 meeting schedule (subject to EPC Board approval of mandate extension)	M. De Soete	By 13 December 2021/Closed – see Annex 3

5. Reporting on EPC Board 24 November 2021

The Co-Chair, D.-I. Flatraaker informed that a status update was provided on the MSG MSCT during this Board meeting and the two documents submitted by the MSG MSCT, namely the MSCT roadmap (see MSG MSCT 089-20v2.0) and the request for extension of the mandate of the MSG MSCT till mid-2023 (see MSG MSCT 128-21), were both approved.

He also reported the EPC Board acceptance of the ERPB invitation to take up the role of Scheme manager for the SEPA API Access Scheme related to payment accounts.

Concerning the one-leg out euro (instant) credit transfer transactions entering or leaving SEPA (OLO TF), a progress report was made by the OLO TF on the development of the EPC OLO transaction

arrangement. The draft arrangement Rulebook is planned to be published in Q1 2022 for a 3-month public consultation, subject to EPC Board approval.

The EPC Board also approved the SRTP (SEPA Request-To-Pay) rulebook v2.0 and agreed on the development of default SRTP scheme-related API/ JSON specifications based on ‘translated’ ISO 20022 XML messages, in parallel to the market evolution. A comment was made that the Berlin group already published specifications compliant to SRTP.

6. Reporting on ERPB meeting 25 November 2021

A report on the ERPB meeting that was held on 25 November 2021 was provided. During this meeting the EPC provided a status update on the implementation of the SCT Inst scheme, including an overview of the percentage of PSPs adhering to SCT Inst, hereby recalling also a number of implementation issues.

Furthermore, the Co-Chairs D.-I. Flatraaker and P. Spittler presented the three documents prepared by the MSG MSCT which were all endorsed by the ERPB:

- Standardisation and governance of QR-codes for IPs at the POI (EPC212-21);
- Business requirements – Consumer selection of preferred payment instrument (MSCG MSCT 045-21);
- Update on the requirements related to Recommendation G of ERPB/2019/018,

including the Recommendations A and B in EPC212-21.

The ERPB encouraged the MSG MSCT to continue analysing alternative options for consumer-presented QR codes in view of further guidance to be provided by the EBA, and invited the MSG MSCT to report on its progress at the June 2022 ERPB meeting. The ERPB further invited the EPC to broaden the scope of work on a QR code standard (making sure to involve relevant stakeholders and standardisation bodies) to include other technologies, starting with NFC and continuing with BLE, and to report back at the June 2022 ERPB meeting.

The ERPB also supported assessing whether to conduct further work on the remaining elements of an interoperability framework during its June 2022 meeting, taking into account the progress of the work at MSG MSCT level, ongoing market developments and initiatives taken by the authorities.

Furthermore, the ERPB took note of the European Commission update concerning its initiative – to be delivered in the second quarter of 2022 – to accelerate the roll-out of instant payments, and its work on the accompanying impact assessment.

AP28.1	To distribute the presentation made to the ERPB, November 2021	M. De Soete	ASAP
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7. EBA Q&A questions

The question to the EBA Q&A tool 2021_6298 that was approved by the MSG MSCT Plenary via e-mail in November 2021 was shared with the group for information.

The answers received early December 2021 from the EBA on the EBA Q&A 2020_5570 and 2020_5573 were reviewed on screen and briefly discussed. It was agreed that they would need to be further analysed in the upcoming JWSs meeting on 17 December 2021 to evaluate the impact on the MSCT IG and to discuss how these requirements could be practically implemented if a PISP is involved who has been contracted by the merchant for C2B payments contexts, more in particular in physical stores.

J. Allix made the comment that these EBA Q&A answers are complicating the life of the consumers and questioned if the PISP in these payment contexts should not be considered as a Collecting Payment Service Provider (CPSP) rather than a PISP as covered in the PSD2. He further requested to check if the answer to 2020_5570 is fully covering also the EBA Q&A 2020_5571 and 2020_5572. It was agreed that this should happen during the JWSs meeting on 17 December 2021.

The following APs were agreed:

AP28.2	To update the overview on EBA Q&A questions with the answers received and distribute to the Plenary	M. De Soete	Before next MSG Plenary meeting
AP28.3	To invite Jean Allix to the JWSs meeting on 17 December 2021	M. De Soete	ASAP

8. Preparation 2nd release MSCT IG

The Secretariat provided a status on the processing of the comments received through the public consultation on the MSCT IG (EPC269-19v1.14). She explained that also the answers received from the EBA on the questions EBA Q&A 2020_5476 and 2020_5477 were reviewed and an analysis on their impact on the MSCT IG was conducted that would lead to additional updates to the MSCT IG.

The aim is to process all remaining comments in the joint meeting of the WS MSCT use cases and MSCT interoperability on 17 December 2021.

The MSG MSCT also agreed that in addition to addressing the answers received to the EBA Q&A questions, the necessary updates should be made to the MSCT IG to ensure alignment with the document on Standardisation and governance of QR-codes for IPs at the POI (EPC212-21v1.1).

AP28.4	To prepare the additional changes to the MSCT IG based on EPC212-21 and reflect in the Disposition of comments	M. De Soete with JWS meetings	Before next MSG Plenary meeting
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AP28.5	To provide a final draft of MSG MSCT 144-21 for approval by the MSG MSCT	M. De Soete with dedicated WSs	Before next MSG Plenary meeting
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9. Standardisation of QR-codes based on MSCTs

The Secretariat informed that the dedicated WS on QR-codes already planned a new meeting on 20 December 2021 to discuss a new document on *Standardisation of QR-codes for MSCTs* that she prepared in view of the extension of the mandate. This first draft which is based on the chapter 4 of the document EPC212-21v1.1 but addresses all payment contexts (P2P, C2B, B2B, invoices) and both SCT Inst and SCT, was shared for information with the Plenary. A detailed review would be undertaken during the WS meeting but it was agreed that it would be appropriate to develop a dedicated chapter in the document on the security of QR-codes and their data. As stated in Recommendation A in EPC212-21v1.1, the purpose is to set-up a public consultation on this new document and to submit the final version afterwards to an International Standardisation Body.

M. Cappuccio stressed the importance of having a timely delivery of the final version of this document by April 2022, hereby **wondering if** only an 8-week public consultation on the document **could be sufficient**. The Secretariat informed that the WS would try to finalise the document in due time for approval for public consultation at the next MSG MSCT Plenary meeting on 26 January 2022 and that the timeline for the public consultation, subject to EPC Board approval, could be re-discussed during this Plenary meeting.

10. Standardisation of MSCTs based on NFC or BLE

According to the mandate extension and following also the invitation by the ERPB to the EPC to broaden the scope to NFC and afterwards to BLE, the Plenary decided to establish a dedicated work-stream on the Standardisation of MSCTs based on NFC or BLE. A draft version of the terms of reference for this new work-stream (MSG MSCT 145-21) was reviewed on screen and slightly updated.

It was further agreed to launch a call for nominations within the MSG MSCT, followed by an open call for nominations on the EPC website for the remaining open seats with 20 January 2022 as due date.

The following APs were tabled:

AP28.6	To distribute the final ToR for new WS on technical interoperability of MSCTs based on NFC/BLE	M. De Soete	ASAP
AP28.7	To launch a call for participation to WS technical interoperability to the new WS	M. De Soete	ASAP

AP28.8	To launch a call for nominations for the remaining seats in the new WS on the EPC website	M. De Soete	Before 24 December 2021
AP28.9	To invite EC representative to make a presentation on the new Digital Markets Act under preparation	M. De Soete	Before next Plenary meeting

11. Joint meeting WS MSCT use cases and WS technical interoperability of MSCTs

The agenda and report of the JWSs meeting held on 8 November were distributed for information to the Plenary prior to the meeting. The meeting was devoted to the analysis and impact of the comments received through the public consultation on the MSCT IG (EPC269v1.14).

The WS also reviewed the use cases prepared by EuroCommerce on payments for which the final transaction amount is not known at the time of initiation of the transaction (sometimes referred to as deferred payments). The Plenary was further informed that as a follow-up, a call was held on 23 November 2021 between the MSG MSCT Co-Chairs and the SRTP WG Chair to discuss coordination between the two groups on this type of payments. Hereby it was clarified that the SRTP work is purely focusing on the messages to enable an eventual request for pre-authorisation. M. De Soete informed that further internal coordination within the EPC Secretariat would be undertaken to clarify which group should take responsibility for this subject.

12. A.O.B.

The Secretariat was requested to prepare a 2022 work plan in view of the mandate extension, for review during the next Plenary meeting.

The Plenary agreed on the meeting schedule for H1 2022 and the meeting date for the first meeting of the new WS on Standardisation of MSCTs based on NFC or BLE. They further agreed to set-up a new meeting of the WS on Risk& security for a review of the open security-related comments received through the public consultation on the MSCT IG and the new Chapter on security of QR-codes and their data for the document MSG MSCT 144-21.

The following APs were tabled:

AP28.10	To prepare a 2022 workplan for review at the next Plenary meeting	M. De Soete	In due time
AP28.11	To launch Outlook invitations for Plenary meetings in H1 2022	M. De Soete	ASAP
AP28.12	To set up a first meeting of the new WS technical interoperability of MSCTs based on NFC/BLE	M. De Soete	In due time

AP28.13	To launch a Doodle for a new meeting of the WS Risk & security in January 2022	M. De Soete	ASAP
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13. 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	
Meelis Nurk	Estonian Banking Association	Yes
José Vicente	Millennium bcp	Yes
Philippe Evenot	La Banque Postale	Apologies
Andrea Cogerino	ABI (Intesa)	Yes
Vendors / Manufacturers		
Guido Hogen	Smart Payment Association (Thales)	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	Yes
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	Apologies
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	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	
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		
Massimo Cappuccio <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	
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 EMPESA representative for the WS Risk & security	C. Pirkner	By 2 June 2020/Open
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/ Postponed to Q1 2022
28.1	To distribute the presentation made to the ERPB, November 2021	M. De Soete	ASAP
28.2	To update the overview on EBA Q&A questions with the answers received and distribute to the Plenary	M. De Soete	Before next MSG Plenary meeting
28.3	To invite Jean Allix to the JWSs meeting on 17 December 2021	M. De Soete	ASAP
28.4	To prepare the additional changes to the MSCT IG based on EPC212-21 and reflect in the Disposition of comments	M. De Soete with JWS meetings	Before next MSG Plenary meeting
28.5	To provide a final draft of MSG MSCT 144-21 for approval by the MSG MSCT	M. De Soete with dedicated WS	Before next MSG Plenary meeting
28.6	To distribute the final ToR for new WS on technical interoperability of MSCTs based on NFC/BLE	M. De Soete	ASAP
28.7	To launch a call for participation to WS technical interoperability to the new WS	M. De Soete	ASAP
28.8	To launch a call for nominations for remaining seats in the new WS on EPC website	M. De Soete	Before 24 December 2021
28.9	To invite EC representative to make a presentation on the new Digital Markets Act under preparation	M. De Soete	Before next Plenary meeting
28.10	To prepare a 2022 workplan for review at the next Plenary meeting	M. De Soete	In due time
28.11	To launch Outlook invitations for Plenary meetings in H1 2022	M. De Soete	ASAP

Minutes MSG MSCT Plenary meeting

28.12	To set up a first meeting of the new WS technical interoperability of MSCTs based on NFC/BLE	M. De Soete	In due time
28.13	To launch a Doodle for a new meeting of the WS Risk & security in January 2022	M. De Soete	ASAP

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

Minutes MSG MSCT Plenary meeting

			22 March 2021 13h00-16h00
	Virtual meeting 13 April 2021 13h00-16h00		
		Virtual meeting 15 April 2021 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

Minutes MSG MSCT Plenary meeting

			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 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 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 of QR-codes:

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

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

2022 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 17 January 2022 9h30-12h00			
		Virtual meeting 17 January 2022 13h00-15h00	
			Virtual meeting 26 January 2022 9h30-12h00
			Virtual meeting 21 March 2022 10h00-12h00
		Virtual meeting 19 April 2022 13h30-15h30	

			Virtual meeting 29 April 2022 9h30-11h30
			Virtual meeting 20 June 2021 9h30-12h00

WS technical interoperability of QR-codes:

19 January 2022: 13h30-15h30
25 April 2022: 13h00-15h00

WS technical interoperability MSCTs based on NFC/BLE

28 January 2022: 9h30-12h00