

Terms of Reference



European
Payments Council

European Payments Council AISBL
Cours Saint-Michel, 30 - B-1040 Brussels
T +32 2 733 35 33
Entreprise N°0873.268.927
secretariat@epc-cep.eu

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Terms of reference of the SEPA Payment Account Access API Work Block (SPAA API WB)

1 Mission and Objective

The present document sets out the terms of reference for the SEPA Payment Account Access API Work Block (SPAA API WB) which operates under the authority of the SPAA Multi-Stakeholder Group (“SPAA MSG”) with the objective of developing ‘minimum API requirements’ that ensure pan-European harmonisation and interoperability as well as the integrity of the scheme.

2 Scope of Work and Deliverables

The SPAA API WB (“Work Block”) will be responsible for developing ‘minimum API requirements’ that allow the secure exchange of payment accounts related data and facilitate the initiation of payment transactions in the context of ‘value-added’ (‘Premium’) services provided by Asset Holders (i.e. ASPSPs) to Asset Brokers (e.g. TPPs).

The main deliverables of the Work Block include:

- Development of the ‘minimum API requirements’ related to the use cases and services that are defined in the SPAA scheme rulebook.
- Specification of the interactions between the Asset Brokers and Asset Holders (in both directions).
- Description of business datasets for each of the aforementioned interactions¹.

The Work Block will cooperate with relevant European standardisation initiatives in the field of PSD2 API’s in order to ensure convergence on a pan-European level and alignment with existing API specifications.

A draft version of the business datasets will already need to be incorporated in the first draft version of the SPAA scheme rulebook which will be submitted by the SPAA MSG for approval at the May 2022 meeting of the Board, prior to its publication on the EPC Website as part of a 90-day public consultation.

The completed ‘minimum API requirements’ will be integrated in the final version of the SPAA scheme rulebook’s first release which will be submitted by the SPAA MSG for approval at the November 2022 meeting of the Board, prior to its publication on the EPC Website.

¹ If time permits, the Work Block could also start working on the physical representation of these interactions (e.g., JSON).



3 Group Composition

The Work Block will be chaired by SPAA MSG co-chair A. González Mac Dowell, who will be responsible for proactively guiding the group in meeting its deliverables and ensuring coherence with its objectives.

The Work Block shall consist of:

- A maximum of 10 experts, nominated by the members of the SPAA MSG (following an internal call for candidates) and with comprehensive knowledge of the API related topics described in section 2. The composition of experts will be well balanced in terms of geographic representation and types of stakeholders represented.
- Representatives of relevant European standardisation initiatives in the field of PSD2 API's (resulting from a call for candidates published on the EPC website). Each standardisation initiative member can nominate one representative.

Members should have the ability and mandate to properly represent their institutions and their communities, be able to devote the necessary time to the Work Block and be proficient in English as the working language.

One alternate may be appointed to each Work Block member, subject to SPAA MSG approval. An alternate shall be appointed for the duration of the mandate of the relevant Work Block member and may only attend a Work Block meeting when the relevant Work Block member is unable to attend such meeting. However, principals' attendance should be striven for. Replacements of Work Block members during a mandate term are subject to SPAA MSG approval only.

Guests and/or observers may be invited to participate in a Work Block meeting following approval by the Work Block chair and after consulting with the Work Block.

The Secretary of the Work Block will be provided by the EPC Secretariat. The Secretary supports the chair and is accountable for ensuring compliance with EPC processes.

4 Group Organisation

The Work Block will meet physically² or by telephone/video conference, according to the demands of its scope of work.

Calls for meetings and agendas will be issued at least two weeks in advance and meeting papers will be provided at least one week in advance barring exceptional cases. Minutes will be made available by the EPC Secretariat to all Work Block members and their alternates, as soon as possible and within one month of the meeting.

The Work Block will develop its deliverables on the basis of broad consensus. In the event of a serious divergence of views, reference will be made to the SPAA MSG for advice and guidance or decision.

5 Mandate

² Subject to the applicable COVID-19 pandemic-related sanitary measures.



The Work Block holds its mandate from and is accountable to the SPAA MSG. The Work Block will operate under these Terms of Reference from its inception. It will hold its mandate until otherwise directed by the SPAA MSG.

The members of the Work Block 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. This requirement shall apply mutatis mutandis to guests (partly) attending one or more meetings of the Work Block, who shall be informed of the EPC Code of Conduct before attending the (first) meeting.

6 Data Protection

Members of the Work Block should as a matter of principle refrain from processing any personal data accessed or obtained through their membership of the Work Block, unless and to the extent required to fulfil their normal Work Block membership duties, as described in the present Terms of Reference or in any other relevant procedural or policy document (e.g., By-Laws, Internal Rules).

This principle shall apply mutatis mutandis to any observers, guests or other third parties (partly) attending one or more meetings of the Work Block.

The EPC Data Protection and Privacy Policy (document EPC024-18) provides further guidance in this context.