

# Minutes MSG MSCT Plenary meeting

MSG MSCT 008-22

Version 1.0

21 March 2022

Public

Approved

## Minutes 29th MSG MSCT Plenary meeting

**Distribution:** MSG MSCT Plenary

**Meeting Date:** 26 January 2022

### 1. Welcome and opening of the meeting

The Co-Chair, D.-I. Flatraaker opened the meeting at 9h30 and welcomed the participants to the 29th 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. Jürgen Rieg from the European Commission (EC) was welcomed as a guest related to agenda items 6 and 10 (Digital Market Act).

### 3. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 007-22v0.2) was presented on screen. The title “deferred payments” under item 12 was changed to “MSCTs with unknown final transaction amount”. The updated agenda was subsequently approved.

### 4. Approval minutes 28<sup>th</sup> meeting

The draft minutes of the last meeting (MSG MSCT 139-21v0.1) held on 13 December 2021 were reviewed on screen. The suggested updates provided by J. Allix on section 7 and by M. Cappuccio on section 9 and were accepted. The minutes were 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/Closed

## Minutes 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
28.1	To distribute the presentation made to the ERPB, November 2021	M. De Soete	ASAP/Closed
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/Closed
28.3	To invite Jean Allix to the JWSs meeting on 17 December 2021	M. De Soete	ASAP/Closed
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/Closed
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/Closed
28.6	To distribute the final ToR for new WS on technical interoperability of MSCTs based on NFC/BLE	M. De Soete	ASAP/Closed
28.7	To launch a call for participation to WS technical interoperability to the new WS	M. De Soete	ASAP/Closed
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/Closed
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/Closed
28.10	To prepare a 2022 workplan for review at the next Plenary meeting	M. De Soete	In due time/Closed
28.11	To launch Outlook invitations for Plenary meetings in H1 2022	M. De Soete	ASAP/Closed
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/Closed
28.13	To launch a Doodle for a new meeting of the WS Risk & security in January 2022	M. De Soete	ASAP/Closed

Related to AP2.5, M. De Soete informed that a public consultation would be launched soon on the [Instant] Euro One-Leg Out Credit Transfer Arrangement Rulebook developed by the EPC.

*Note in editing:* The public consultation was launched on 18 January 2022, see <https://www.europeanpaymentscouncil.eu/document-library/public-consultation-instant-euro-one-leg-out-credit-transfer-arrangement-rulebook>.

### 5. Work-stream meetings

The agenda's and reports of the various work-stream meetings held since the last Plenary meeting in December were shared for information with the Plenary prior to the meeting. Since no specific questions were raised and all main topics handled during these meetings were on the agenda of the Plenary meeting, those documents were not further discussed.

### 6. Overview EBA Q&A questions

The overview document on the questions related to the MSCT IG which were posted to the EBA Q&A tool was reviewed on screen. More in particular the answers to the questions EBA Q&A 2020\_5570 and 2020\_5573 were re-discussed. Regarding the question 2020\_5570, the EC informed that the answer could not be automatically extrapolated to other proximity technologies such as NFC and BLE since with these technologies the payers might not be aware that their data is being transferred to the POI. A further analysis with potentially a new questions to be posted to the EBA Q&A tool would be required. It was agreed that the new work-stream (see item 10) will have to further look into this issue.

Regarding the answer to question 2020\_5573 the EC stressed that the information on the PISP should be made available without a specific request by the payer.

### 7. Preparation 2nd release MSCT IG

The Secretariat reported on the processing of the comments received through the public consultation on the MSCT IG (EPC269-19v1.14) in the various work-streams. All comments have been processed and a Disposition of comments document MSG MSCT 123-21 was prepared. She further explained that also a number of additional changes have been applied to the MSCT IG as follows:

- Alignment with EPC 212-21: Standardisation and Governance of QR-codes for Instant Payments at the Point of Interaction (IPs at the POI) (changes to Chapters 10, 17, 18, Annex 4).
- The impact of the answers received from the EBA on questions 2020\_5476, 2020\_5477, 2020\_5570, 2020\_5573 and the addition of a reference to the new question posted by the MSG MST, namely 2021\_6298 (changes to Chapters 7, 10, 17, 18, 20, Annex 2, Annex 4).
- The availability of new reference documents.

On the request of P. Spittler, it was agreed to add the document titles in the Executive summary and in the Introduction (section 2.1), wherever appropriate. No further comments were provided.

The updated document would be submitted for approval to the EPC Board meeting on 15 February 2022 and published on 21 February 2022 on the EPC website.

AP29.1	To update the document the MSCT IG with the changes agreed during the meeting and distribute the final document submitted to the EPC Board	M. De Soete	By 2 February 2022
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### 8. Standardisation of QR-codes based on MSCTs

The final version for the document was shown on screen (MSG MSCT 144-21). The Secretariat explained that the document was developed in the dedicated work-stream based on the document EPC212-21 on *Standardisation and governance of QR-codes for IPs at the POI*, but was generalised to include all payment contexts (P2P, C2B, B2C, B2B and invoices) while covering both SCT Inst and SCT. A new chapter was also added to the document dealing with security aspects of QR-codes and their data for which also the work-stream Risk & security was involved. The Plenary agreed that also in this document in the Executive summary and the introduction, titles would need to be added as appropriate. As suggested by the work-stream, the Plenary resolved to propose an 8-week consultation to the EPC Board on the updated document.

M. De Soete informed that the document is also undergoing a legal review and would be submitted for approval to the EPC Board meeting on 15 February 2022. The aim is to launch the public consultation the next day with 14 April 2022 as closing date.

Next the dedicated questionnaire (MSG MSCT 011-22) for this consultation was reviewed on screen and no changes were requested to the document.

AP29.2	To update the document on Standardisation of QR-codes for MSCTs with the changes agreed during the meeting and distribute the final document submitted to the EPC Board	M. De Soete	By 2 February 2022
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### 9. MSG MSCT 2022 workplan

The draft work plan (MSG MSCT 012-22), developed by the Secretariat, was reviewed on screen and discussed in detail. An additional sentence, “Focus first on NFC, afterwards BLE”, was added on slide 6, and the 1<sup>st</sup> bullet on slide 7 was changed to MSCTs with “unknown final transaction amount”.

AP29.3	To distribute the updated 2022 work plan	M. De Soete	ASAP
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### 10. Standardisation of MSCTs based on NFC or BLE

The Secretariat informed that following the approval of the terms of reference for the new work-stream (MSG MSCT 145-21), a call for nominations was launched within the MSG MSCT and on the EPC website. The proposed composition of the work-stream was shown on screen and approved. The additional nomination received would be offered to participate in the Interest Group of the MSG MSCT.

Next the agenda for the 1<sup>st</sup> meeting of the new work-stream to be held on 28 January 2022 was shown on screen.

As requested during the previous Plenary meeting, a presentation (MSG MSCT 014-22) was provided by the European Commission (EC) on the Digital Market Act, related to the usage of NFC as proximity technology for payments. It was explained that this is a proposal from the EC for a regulation on contestable and fair markets in the digital sector currently being discussed in triologue with the European Parliament (EP) and the Council. The aim of the EC’s proposal is to address unfair practices by so-called “gatekeepers” that undermine the contestability of markets in the digital sector and are most damaging for business and end users. Art.6 (1)(f) of the proposed DMA addresses the Recommendation I included in the ERPB Statement ERPB/2019/018. An insight was provided into the positions of the co-legislators in this respect – both co-legislators lean toward allowing gatekeepers a possibility to take proportionate and justified measures to ensure that third party access does not endanger the integrity of the gatekeeper’s services. The Plenary was further informed that a first triologue discussion was already held on 11 January 2022 and that since the EP and Council positions are not too far apart, a swift adoption of the DMA seems to be possible.

The following APs were tabled:

AP29.4	To distribute the composition of the new WS on NFC/BLE	M. De Soete	ASAP
AP29.5	To provide the presentation on the DMA made during the meeting to the EPC Secretariat	K. Kobylinska-Hilliard	ASAP
AP29.6	To distribute the presentation on the DMA made during the meeting	M. De Soete	ASAP

### 11. Liaison and monitoring

#### EMPSA

C. Pickner informed that EMPSA is currently working on 2 corridors. A bilateral corridor is being implemented between Bluecode and Twint are bringing the “Proof of Concept” into the production environment both from a technical and legal perspective. Interoperability agreements between the two payment systems covering also the commercial aspects are being developed. In the Nordics, a star formation between MobilePay, Vipps and Swish is being set-up.

He further informed that EMPSA has now 14 members.

#### EPI

In December 2021, the EPI Interim Company announced that a majority of its bank and acquirer shareholders from Belgium, Germany and France confirmed their willingness to move ahead with the creation of the target EPI company. Other shareholders, such as some Spanish banks, are expected to provide their answer in January 2022. As a result, the final list of banks and payment service providers founding the company will be disclosed by the end of January / early February 2022.

#### ETSI SCP

The liaison statement (SCP(21)000228) received from ETSI informing that the group “Smart Card Platform” changed their name into “Secure Element Technologies” (SET) was shared with the Plenary prior to the meeting. The Secretariat further informed that ETSI SET also provided some updates on their deliverables referenced in the MSCT IG.

### 12. A.O.B.

#### 12.1 MSCTs with unknown final transaction amount

The Secretariat informed about an internal EPC coordination meeting that was held to discuss how to move forward on this type of payments in view of the discussion held earlier within the MSG MSCT (see MSG MSCT 104-21). Following a change request (received from EuroCommerce, the EPC SEM WG analysed the topic which is reflected in EPC117-20 - # 36: New service 'Initial payment with unknown final amount' (see <https://www.europeanpaymentscouncil.eu/document-library/rulebooks/2020-public-consultation-epc-sepa-payment-scheme-change-proposal>).

In view of the current regulations, the only possible implementation for this type of MSCT payments seems to be the execution of two consecutive MSCTs both requiring SCA unless exempted as specified by PSD 2 and the RTS (as described in MSCT use cases C2B-8 and C2B-15 in the MSCT IG).

#### 12.2 Meeting schedule

The Plenary agreed on updating the meeting schedule for H1 2022. The February meeting was cancelled and the March meeting was re-scheduled from 29 to 21 March 2022. In view of the timely approval by the Plenary of the final version of the document on the Standardisation of QR-codes for

MSCTs (following the 8-week public consultation) for submission to the EPC Board meeting in May 2022, the meeting on 4 May 2022 was re-scheduled to 29 April 2022.

AP29.7	To distribute the updated MSG MSCT Plenary meeting schedule and send Outlook invitations	M. De Soete	ASAP/See Annex
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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
<b>Co-Chairs</b>		
Dag-Inge Flatraaker	EPC (DNB Bank)	Yes
Pascal Spittler <i>alternate:</i> Axel Schaefer	EuroCommerce (Ikea)	Yes (partly)  Yes
<b>EPC</b>		
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	Yes
Andrea Cogerino	ABI (Intesa)	Yes
<b>Vendors / Manufacturers</b>		
Guido Hogen	Smart Payment Association (Thales)	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	
<b>Service Providers</b>		
Ivo Broeren	Payconiq	
Marco Polissi <i>alternate:</i> Jean Philippe Joliveau	SIA S.p.A.	
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 (PPRO and Tink)	Yes
Fanny Rodriguez	ETPPA (Bankin)	Yes
Christian Pickner <i>alternate</i> Peter Neubauer	EMPSA (Bluecode)	Yes
Esteban Martin	Mastercard	Yes
Andy Fulton <i>alternate:</i>	Visa	Yes



Agnes Revel		
Alex Saiz Verdaguer <i>alternate:</i> David Molina	Monei	Yes
Andrew Foulds <i>alternate:</i> David Chance	Fiserv	
Lauren Jones	Huawei	Yes
<b>Retailers</b>		
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	
<b>EACT</b>		
Massimo Battistella	EACT	Yes
<b>BEUC</b>		
Jean Allix	BEUC	Yes
<b>Standard / Industry Organisations</b>		
Ian Jacobs*	W3C	
Pierre-Yves Marche*	GSMA	
Normand Provost	nexo	
<b>Observers</b>		
Massimo Cappuccio <i>alternate:</i> Alexander Mayrhofer	ECB  OENB	Yes
Alexandra Madeline	BdF	Yes
Katarzyna Kobylinska-Hilliard <i>alternate:</i> Audrius Pranckevicius	European Commission	Yes
<b>Guest</b>		
Jürgen Rieg	European Commission	Yes
<b>EPC Secretariat</b>		
Marijke De Soete	EPC	Yes

\*corresponding member only

## Annex 2: Action points

Ref.	Action	Owner	Status/Due date
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29.3	To distribute the updated 2022 work plan	M. De Soete	ASAP
29.4	To distribute the composition of the new WS on NFC/BLE	M. De Soete	ASAP
29.5	To provide the presentation on the DMA made during the meeting to the EPC Secretariat	K. Kobylinska-Hilliard	ASAP
29.6	To distribute the presentation on the DMA made during the meeting	M. De Soete	ASAP
29.7	To distribute the updated MSG MSCT Plenary meeting schedule and send Outlook invitations	M. De Soete	ASAP/See Annex

**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 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  
16 February 2022: 13h00-16h00  
24 March 2022: 13h00-16h00  
2 May 2022: 9h00-12h00