

Minutes MSG MSCT Plenary meeting

MSG MSCT 031-22

Version 1.0

29 April 2022

Public

Approved

Minutes 30th MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary

Meeting Date: 21 March 2022

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 10h00 and welcomed the participants to the 30th 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 030-22v0.1) was presented on screen and subsequently approved.

4. Approval minutes 29th meeting

The draft minutes of the last meeting (MSG MSCT 008-22v0.1) held on 26 January 2022 were reviewed on screen. 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
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 Q2 2022
29.1	To update the document the MSCT IG with the changes agreed during the meeting and	M. De Soete	By 2 February 2022/Closed

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	distribute the final document submitted to the EPC Board		
29.2	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/Closed
29.3	To distribute the updated 2022 work plan	M. De Soete	ASAP/Closed
29.4	To distribute the composition of the new WS on NFC/BLE	M. De Soete	ASAP/Closed
29.5	To provide the presentation on the DMA made during the meeting to the EPC Secretariat	K. Kobylinska-Hilliard	ASAP/Closed
29.6	To distribute the presentation on the DMA made during the meeting	M. De Soete	ASAP/Closed
29.7	To distribute the updated MSG MSCT Plenary meeting schedule and send Outlook invitations	M. De Soete	ASAP/Closed

5. Publication 2nd release MSCT IG

The Secretariat reported that subsequent to the approval of the document EPC269-19 by the Plenary on 26 January 2022, the document was reviewed by a legal officer at the EPC and submitted to the extraordinary EPC Board meeting on 15 February 2022 for approval for publication on the EPC website. The 2nd release of the MSCT IG was published on the EPC website on 21 February 2022, with appropriate announcements in the social media.

The disposition of comments prepared by the MSG MSCT (MSG MSCT 123-21) was distributed afterwards to the submitters of comments.

6. Standardisation of QR-codes based on MSCTs

Subsequent to the approval by the Plenary during the January 2022 meeting, the document EPC024-22 was submitted for approval to the EPC Board meeting on 15 February 2022, after a review by a legal officer at the EPC. The document was published on the EPC website on 16 February 2022, together with the dedicated questionnaire MSG MSCT 011-22 for an 8-week public consultation, ending on 14 April 2022.

Next the slides on the Evaluation of standardisation tracks for QR-codes for MSCT (MSG MSCT 032-22), prepared by the Secretariat and reviewed by the Mobile Payments WG of the EPC, were presented on screen. M. De Soete explained that a number of criteria for comparing the two possible candidates, namely CEN and ISO TC 68 SC 9 were selected and the inputs received from

the respective organisations in the dedicated WS on QR-codes served as inputs to these slides. The slides were reviewed and discussed in detail. Clarifications were provided regarding the two processes that need to be seen as separate processes: the standardisation of the QR-code document and the establishment of a so-called Registration Authority for the issuance of MSCT service provider identifiers, included in the QR-codes, and used for routing purposes for the messages between MSCT service providers. The slides would need to be updated to better reflect these two processes. Concerns were raised regarding potential negative votes in the National Body ballots in the ISO process. P. Hertzog, who is also the ISO TC 68 SC 9 Chair, clarified that normally in a fast track procedure, no technical changes are to be expected and any negative vote would require a justification. Moreover the document already went through a public consultation prior to the fast track procedure.

A question was also raised on the overall elapsed time for the publication of the document as an international standard. Roughly the ISO process would take between 6 to 12 months since the EPC is already a liaison member of ISO TC 68, while for CEN, the total process, including liaison application, would take between 11 to 17 months.

The MSG MSCT agreed for the time being to the conclusions made on the last slide, namely that ISO TC 68 might be the best way forward but requested to reflect again the evaluation criteria on this slide.

J. Allix mentioned that the consumer movement has an association dealing with standardisation called ANEC. This association has agreements with CEN, CENELEC and ETSI but not with ISO. He wished that ANEC can be involved in this ISO procedure. P. Hertzog explained that with previous work by TC 68 SC 9 on mobile financial services, the organisation Consumer International was involved and that ANEC could be involved through this organisation. M. De Soete added that ANEC could also raise any comments, if they wish to do so, through the public consultation on the QR-code document (EPC024-22) on the EPC website, since anyhow no technical changes are expected after submission in a fast track procedure.

The Secretariat was requested to update the document with the changes discussed during the meeting and to re-circulate it to the Plenary as well as to the dedicated WS on QR-codes as input to their next meeting on 25 April 2022. The WS and Plenary will review and discuss again the presentation during their respective next meetings.

AP30.1	To distribute the updated presentation MSG MSCT 032-22 on Evaluation of standardisation options for the document EPC024-22	M. De Soete	By 23 March 2022
AP30.2	To distribute the presentation MSG MSCT 032-22 to the WS on QR-codes and put it on the agenda of the next WS meeting	M. De Soete	In due time

7. Standardisation of MSCTs based on NFC or BLE

The Secretariat informed about the work-stream (WS) meetings held so far. The agenda's and reports of all WS meetings were shared with the Plenary prior to the meeting. No specific questions were raised.

It was explained that in view of the large number of new WS members, the first WS meeting was devoted to inform all WS members about the previous work done by the MSG MSCT. The 2nd and 3rd meeting of the WS was dedicated to a review of the various inputs received from the members. The draft work-plan (MSG MSCT 018-22) for the first months was shown on screen. The first focus of the WS is on the identification of MSCT use cases using NFC/BLE and the analysis of information shared by various players that have withdrawn their solutions for account-based payments using NFC or BLE. The WS also agreed on a number of criteria for the selection of use cases, namely:

- PSU usability
- technology, including innovation
- security
- ubiquity,
- regulations.

The Secretariat further informed that the lack of the EBA answers to the open questions 2020_5247 and 2020_5367 is delaying the progress that can be made on the MSCT use cases. Even for the use cases C2B-6 (based on NFC) and C2B-7 (based on QR-codes in combination with BLE) included in the MSCT IG, it is still unclear whether they are compliant to the PSD2 and the RTS.

The EC representative, K. Kobylinska-Hilliard, was requested to check on the timeline when an answer on these open EBA questions could be expected.

AP30.3	To provide the list of open EBA Q&A questions to K. Kobylinska-Hilliard	M. De Soete	ASAP
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Note in editing: Subsequently to the meeting, the EC representative informed that the publication of the answers is handled by the EBA and that they understand that they are planned to be published "very shortly".

8. Liaison and monitoring

This agenda item was deferred to the next Plenary meeting due to time constraints.

9. A.O.B.

The Plenary re-confirmed their next meeting on 29 April 2022.

AP30.4	To request Nexo to provide a presentation on their planned work on account-based	M. De Soete	In due time
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	payments during the Plenary meeting in May 2022		
AP30.5	To defer put agenda item 7 to the Plenary April meeting	M. De Soete	In due time

10. Closure of the meeting

The Co-Chairs closed the meeting at 12h00 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 <i>alternate:</i> Axel Schaefer	EuroCommerce (Ikea)	Yes (partly) 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	Yes
Andrea Cogerino	ABI (Intesa)	Yes
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.	
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
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	BEUC	Yes
Standard / Industry Organisations		
Ian Jacobs*	W3C	
Pierre-Yves Marche*	GSMA	
Normand Provost	nexo	
Observers		
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
Guest		
Jürgen Rieg	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
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 Q2 2022
30.1	To distribute the updated presentation MSG MSCT 032-22 on Evaluation of standardisation options for the document EPC024-22	M. De Soete	By 23 March 2022
30.2	To distribute the presentation MSG MSCT 032-22 to the WS on QR-codes and put it on the agenda of the next WS meeting	M. De Soete	In due time
30.3	To provide the list of open EBA Q&A questions to K. Kobylinska-Hilliard	M. De Soete	ASAP
30.4	To request Nexo to provide a presentation on their planned work on account-based payments during the Plenary meeting in May 2022	M. De Soete	In due time
30.5	To defer put agenda item 7 to the Plenary April meeting	M. De Soete	In due time

Annex 3: 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

16 February 2022: 13h00-16h00

24 March 2022: 13h00-16h00

3 May 2022: 14h00-17h00

22 June 2022: 9h00-12h00