

Minutes MSG MSCT Plenary meeting

MSG MSCT 042-22

Version 1.0

23 May 2022

Public

Approved

Minutes 31st MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary

Meeting Date: 29 April 2022

1. Welcome and opening of the meeting

The Co-Chairs opened the meeting at 10h00 and welcomed the participants to the 31st Plenary meeting which was held as a Teams meeting.

A roll call of participants was held and the list of participants and apologies may be found in Annex 1.

2. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 041-22v0.1) was presented on screen and subsequently approved.

3. Approval minutes 30th meeting

The draft minutes of the last meeting (MSG MSCT 031-22v0.2) held on 21 March 2022 were reviewed on screen. The comments received from J. Allix and M. Cappuccio were discussed and updates to the draft minutes were applied accordingly. 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
30.1	To distribute the updated presentation MSG MSCT 032-22 on Evaluation of	M. De Soete	By 23 March 2022/Closed

	standardisation options for the document EPC024-22		
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/Closed
30.3	To provide the list of open EBA Q&A questions to K. Kobylnska-Hilliard	M. De Soete	ASAP/Obsolete
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/Closed
30.5	To put agenda item 7 to the Plenary April meeting	M. De Soete	In due time/Postponed to May meeting

4. Meeting WS Risk & security

The agenda and report of the WS meeting held on 19 April 2022 (MSG MSCT037-22, 038-22) were distributed to the Plenary members prior to the meeting. This WS meeting was devoted to the review of the comments received on Chapter 5 and Annex 2 through the public consultation on the document *Standardisation of QR-codes for MSCTs* (EPC024-22v0.6) and a preparation of disposition of comments. The WS also started the review of the new EBA answers received on Q&As related to MSCTs.

5. Meeting WS on QR-codes

The agenda and report of the WS meeting held on 25 April 2022 (MSG MSCT039-22, 040-22) were distributed to the Plenary members prior to the meeting. This WS meeting was devoted to the review of the “general comments” received through the public consultation on the document *Standardisation of QR-codes for MSCTs* (EPC024-22v0.6) and a preparation of disposition of comments (see also agenda item 6). The Plenary was informed that two further WS meeting have been scheduled on 5 and 12 May 2022 to address the remaining comments.

6. Standardisation of QR-codes based on MSCTs

The Secretariat provided an insight into the comments received through the 8-week public consultation on the document *Standardisation of QR-codes for MSCTs* (EPC024-22v0.6), which closed on 14 April 2022. She informed that a total of 61 comments were received from 12 submitting organisations/companies. The Plenary members were invited to have a closer look to the “open” general comments remaining after the meeting of the WS on QR-codes. Concerning Worldline, the Plenary agreed with the proposal made by the WS to invite Worldline to a WS meeting to provide



an insight into the QR-code they use for payments at the POI and eventually prepare a contribution to the Annex 3 of the document. Dedicated APs were tabled to address the open issues discussed during the Plenary.

AP31.1	To check the comment to the document EPC024-22 related to the European Accessibility Act (Directive (EU) 2019/882) with the EPC legal officer	M. De Soete	ASAP
AP31.2	To check the comment to the document EPC024-22 related to the European Accessibility Act (Directive (EU) 2019/882) with the submitter	M. De Soete	ASAP
AP31.3	To invite Worldline to make a contribution to Annex 2 of EPC024-22 by 10 May 2022	M. De Soete	ASAP

The Secretariat also raised concern related to the open EBA Q&A 2021_6298 that impacts the document EPC024-22. More in particular, related to the submission of the QR-code standard for international standardisation as a next step, it would be preferable to have received an answer on this open question. The following AP was agreed:

AP31.5	To flag the urgency of answering EBA Q&A 2021_6298 to the EBA in view of the work on NFC/BLE	K. Kobylinska	ASAP
--------	--	---------------	------

The Secretariat further explained that the aim is to finalise the review of the comments and prepare an updated version of the document for Plenary approval before the end of May. The EPC Board would subsequently be invited to approve the document for publication on the EPC website through an e-mail ballot.

AP31.5	To distribute the final draft EPC024-22 and the Final draft Disposition of Comments	M. De Soete	By 17 May 2022
--------	---	-------------	----------------

Next the updated slides on the *Evaluation of standardisation tracks for QR-codes for MSCT (MSG MSCT 032-22)*, were shown on screen. The Secretariat informed that she applied the changes agreed during the previous Plenary meeting, followed by a review of the slides by the WS on QR-codes. During the WS meeting further updates were made in view of some comments and additional input received from the CEN representative to the WS.

During the Plenary meeting a number of questions were raised concerning the ISO process for which P. Hertzog, as Chair of ISO TC 68 SC 9 and the Secretariat provided answers:

- Normally, no technical changes are expected after acceptance of the submission of the document through a fast track procedure;
- The maintenance of the document once published as an ISO standard follows the normal ISO systematic maintenance process;
- Two different ISO standards cannot be published on the same subject (i.e. QR-codes for (instant) credit transfers).

The EC representative requested further information concerning the bullet added on the slide “Conclusions” as suggested by the CEN representative: Once standardised by ISO, it could be “offered” to CEN in a second step.

Note in editing: The CEN representative provided additional input that was distributed to the Plenary on 2 May 2022.

A majority of Plenary members supported the proposal, that in view of the evaluation made, a generic version of the document EPC024-22 on the *Standardisation of QR-codes for (instant) credit transfers* would be prepared and submitted to ISO TC 68 SC 9 through a so-called fast track procedure. If the fast track procedure would fail, the QR-code standard will be withdrawn from ISO and submitted to CEN via a fast track procedure (as reflected on the slide “Conclusions” in MSG MSCT 032-22). However, the ECB, the European Commission and BEUC have their reservations to follow this route based on concerns relating to control and the future maintenance of the standard.

AP31.6	To distribute the updated presentation MSG MSCT 032-22	M. De Soete	ASAP
--------	---	-------------	------

7. Standardisation of MSCTs based on NFC or BLE

This agenda item was not handled due to time constraints.

8. Liaison and monitoring

This agenda item was not handled due to time constraints.

AP31.7	To defer the agenda items 7 and 8 to the next Plenary meeting	M. De Soete	In due time
--------	--	-------------	-------------

9. A.O.B.

The next Plenary meeting will be held on 23 May 2022 from 13h30 till 16h00.

AP31.8	To update the meeting schedule and send an Outlook invitation	M. De Soete	ASAP/ see also Annex 3
--------	--	-------------	---------------------------

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	EuroCommerce (Ikea)	Yes
EPC		
Patrice Hertzog	Crédit Mutuel	Yes
Harris Monteiro da Silva	Crédit Agricole	Yes
Richard Walsh	BPFI	Apologies
Meelis Nurk	Estonian Banking Association	Yes
José Vicente	Millennium bcp	Yes
Philippe Evenot	La Banque Postale	Yes
Andrea Cogerino	ABI (Intesa)	Yes
Vendors		
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	
Gianpiero Caretti <i>alternate:</i> Paolo Martino	TAS Group	
Grzegorz Leńkowski	National Clearing House KIR	
Ralf Ohlhausen	ETPPA (PPRO and Tink)	Yes
Christian Pickner <i>alternate</i> Peter Neubauer	EMPSA (Bluecode)	
Esteban Martin	Mastercard	Apologies
Andy Fulton <i>alternate:</i> Agnes Revel	Visa	
Alex Saiz Verdaguer <i>alternate:</i>	Monei	

David Molina		
Andrew Foulds <i>alternate:</i> David Chance	Fiserv	
Lauren Jones	Huawei	Apologies
Retailers		
Michel van Mello	EuroCommerce (Colruyt)	Yes
Alexandre Lenhardt <i>alternate:</i> Alexandre Leclerc	Carrefour	Yes
Ghlas Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	
EACT		
Massimo Battistella	EACT	Yes
BEUC		
Jean Allix	BEUC	Apologies
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 <i>alternate:</i> Daniel Elster	BdF Deutsche Bundesbank	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
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
31.1	To check the comment to the document EPC024-22 related to the European Accessibility Act (Directive (EU) 2019/882) with the EPC legal officer	M. De Soete	ASAP
31.2	To check the comment to the document EPC024-22 related to the European Accessibility Act (Directive (EU) 2019/882) with the submitter	M. De Soete	ASAP
31.3	To invite Worldline to make a contribution to Annex 2 of EPC024-22 by 10 May 2022	M. De Soete	ASAP
31.4	To flag the urgency of answering EBA Q&A 2021_6298 to the EBA in view of the work on NFC/BLE	K. Kobylinska	ASAP
31.5	To distribute the final draft EPC024-22 and the Final draft Disposition of Comments	M. De Soete	By 17 May 2022
31.6	To distribute the updated presentation MSG MSCT 032-22	M. De Soete	ASAP
31.7	To defer the agenda items 7 and 8 to the next Plenary meeting	M. De Soete	In due time
31.8	To update the meeting schedule and send an Outlook invitation	M. De Soete	ASAP/ see Annex 3

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 23 May 2022 13h30-16h00
		Virtual meeting 23 May 2022 16h00-18h00	
			Virtual meeting 20 June 2022 9h30-12h00

WS technical interoperability of QR-codes:

- 19 January 2022: 13h30-15h30
- 25 April 2022: 11h00-15h00
- 5 May 2022: 13h00-15h30
- 12 May 2022: 13h00-15h30
- 23 June 2022: 11h00-13h00

WS technical interoperability MSCTs based on NFC/BLE

28 January 2022: 9h30-12h00
16 February 2022: 13h00-16h00
18 March 2022: 13h30-16h00
24 March 2022: 13h00-16h00
3 May 2022: 14h00-17h00
13 June 2022: 9h00-11h00
22 June 2022: 9h00-12h00