



SPAA MSG 017-22

Version 1.0

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Public

Approved

## Minutes of the tenth meeting of the SEPA Payment Account Access Multi-Stakeholder Group (SPAA MSG)

**Venue:** Microsoft Teams meeting

**Distribution:** SPAA MSG

**Meeting Date:** 24 May 2022 (10.30-12:30 CEST)

### 1 Welcome by the SPAA MSG co-chairs

The co-chairs A. González Mac Dowell and C. Schäfer welcomed the members to the tenth meeting of the SEPA Payment Account Access Multi-Stakeholder Group (SPAA MSG).

A quorum was declared (see Annex I for the list of attendees) with SPAA MSG members either being present or represented. No objections were received in relation to the fact that some members had provided a proxy vote (in case a vote would be required concerning the way forward on premium feature “Request for a payment with transaction fees not borne by the payer(DS-P02)”).

### 2 Approval of the agenda (SPAA MSG 015-22)

The proposed agenda was approved unchanged.

### 3 Approval of the minutes and review of the action points of the ninth meeting of the SPAA MSG (SPAA MSG 014-22)

The MSG approved the minutes subject to the inclusion of a number of editorial changes proposed by I. de Jong as well as additional clarifications suggested by R. Ohlhausen.

The approved minutes of the ninth SPAA MSG meeting will be published in due course on the EPC website.

### 4 Report on the outcome of the 18 May 2022 meeting of the EPC Board

The co-chair A. González Mac Dowell reported that the EPC Board had not been in a position to make a final decision on the launch of the public consultation in relation to the draft SPAA scheme rulebook. The SPAA MSG was hence asked to first reach an agreement regarding the premium feature “Request for a payment with transaction fees not borne by the payer” (governance principle). Following this agreement, the EPC Board will vote on the launch of the public consultation via email.

### 5 Agreement of the way forward in relation to the premium feature “request for a payment transaction fees not borne by the payer” (DS-P02)



The view of the asset brokers and merchants is that this is an essential premium feature which is to be included in the public consultation version of the rulebook whereas the asset holders require more time to assess this matter from a legal, commercial and operational point of view and hence are in favour of not including it for the time being.

Following a detailed discussion, the SPAA MSG agreed on the following compromise proposal:

- DS-P02 is not to be included in the public consultation version of the rulebook, except for a 'pointer' (which needs to be specified).
- DS-P02 will be described in detail in a separate document which will be released as part of the public consultation, describing the matters involved including legal aspects.
- The LSG will further conduct its legal analysis once the formal views of the EC (DG-FISMA) will have been obtained following a formal request to be submitted shortly.
- The SPAA BC WB will address the commercial dimensions of the issue and submit a proposal to the SPAA MSG for approval.

## 6 Next steps

Ideally, the launch of the public consultation is to be based on the following timeline:

- SPAA MSG secretariat to submit proposal for the separate document by 25 May 2022 cob.
- SPAA MSG follow-up meeting to be scheduled on 30 May 2022 (16.30 – 18.30 CEST) to agree on way forward.
- SPAA MSG final proposal to be submitted for approval to the Board by 7 June 2022 cob.

## 7 AOB

No other topics were discussed.

## 8 Closure of meeting

The co-chairs thanked the SPAA MSG members, and were hopeful that an agreement could be reached at the next extraordinary meeting of the SPAA MSG.



## Annex I: List of attendees

Country	Name	Institution	Attendance
<b>Co-Chairs</b>			
EU	Arturo González Mac Dowell	Tink	Yes
DE	Christian Schaefer	Deutsche Bank	Yes
<b>Members</b>			
AT	Hendrik Muus	PSA	Apologies
DE	Dennis Dorfmeister	FinTecSystems GmbH	Yes
DE	Christian Wenz	PPI AG	Yes
DE	Hartwig Gerhartinger	Paysafe Group	Apologies (absent from the rollcall)
DE	Hermann Fürstenau	Association of German Public Banks (VÖB)	Yes
EU	Alessia Benevelli	ESBG	Yes
EU	Gijs Boudewijn	EBF	Yes
EU	Bryan Coughlan	BEUC	Yes
EU	Krzysztof Korus	EPIF	Yes
EU	Farid Aliyev <sup>1</sup>	EACB	Yes
EU	Massimo Battistella	EACT	Yes
EU	Michel Van Mello	EuroCommerce	Yes
EU	Ralf Ohlhausen	ETPPA	Yes
EU	Tarik Zerkti	PRETA S.A.S.	Yes
EU	Thaer Sabri	EMA	Yes
FI	Suvi Rautakorpi	Finance Finland	Yes
FR	Fanny Rodriguez	Bankin' and Bridge	Apologies Delegate vote to RO
FR	Gildas Le Louarn	Linxo	Apologies Delegate vote to RO
FR	Géraldine Debost	Crédit Agricole S.A.	Apologies
FR	Hervé Robache	STET	Yes
IE	Jack Wilson	TrueLayer	Yes

<sup>1</sup> Farid Aliyev replaced Marieke van Berkel as the alternate



IT	Alessio Castelli	CBI S.c.p.a.	Apologies
IT	Andrea Cogerino	Intesa Sanpaolo	Yes
NL	Daniel Morgan	Plaid	Yes
NL	Rob van Bergen	ING	Yes
PT	João Sarilho	SIBS	Yes (as from 11h30)
SE	Oscar Berglund	Trustly	Apologies Delegate vote to RO
	<b>Observers</b>		
EU	Julia Weits	European Commission	Yes
EU	Kerstin Junius	European Central Bank	Yes
EU	Iddo de Jong	European Central Bank	Yes
	<b>EPC Secretariat</b>		
	Christophe Godefroi		Yes
	Etienne Goosse		Yes
	Silvia Di Lillo		Yes
	Jenny Huang		Yes



## Annex II: Action points

Ref.	Action	Owner	Status/Target
10-01	Providing the compromise proposal to the SPAA MSG, including a proposal for the 'pointer' to be included in the rulebook.	SPAA MSG secretariat	25 May 2022
10-02	Scheduling the 11 <sup>th</sup> MSG meeting 30 <sup>th</sup> May 22	SPAA MSG secretariat	24 May 2022