

SPAA MSG 020-22

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Public

Approved

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

Venue: Microsoft Teams meeting

Distribution: SPAA MSG

Meeting Date: 03 June 2022 (15.00-16:00 CEST)

1 Welcome by the SPAA MSG co-chairs

The co-chairs A. González Mac Dowell and C. Schäfer welcomed the members to the twelfth meeting of the SEPA Payment Account Access Multi-Stakeholder Group (SPAA MSG). The co-chair C. Schäfer stated that as announced in the 11th meeting, SPAA MSG members got 5 days to object on the two documents, and since there were only three objections, the concerned documents were therefore approved. The objective for the meeting was to clarify the objections, so that the Board would be informed accordingly.

Please see Annex I for the list of attendees.

2 Review of members' comments on the latest parallel document and the Rulebook derived from the 11th MSG meeting

The group started by reviewing the written comments on the 1st document *SPAA Possible Additional Functionality for Public Consultation*. The members agreed on the below:

- To not include the proposed Annexe I which disclosed partially the outcome of the meeting with DG FISMA. Some members pointed out that this piece of information ought to remain internal, and if required, it could be included in the EPC Board's paper. The 2nd point under the section 3 *SPAA MSG members' considerations* was also adjusted by deleting the 'a preliminary view....see Annexe I'
- An objection was made by a qualified majority of members to a written comment proposing the inclusion of the opinion of the Legal Support Group (LSG) as a new annex.
- The Co-chair A. González Mac Dowell further clarified that as the objective of this meeting was to finalise the documents for the EPC Board's approval, any comments that required a material change would not be accepted.

The 2nd document *Draft SEPA Payment Access Account Scheme Rulebook Public consultation version* was also reviewed. The members agreed on the below:



- A written comment was received to delete the second paragraph of section 2.1.3.7 Open topic: DS-P06 Mechanism to request a payment with transaction fees not borne by the Payer. The group concluded by rejecting the request by a qualified majority decision.

It was agreed that the Board would be made aware of the minority views expressed during this meeting.

3 AOB

No other topics were discussed.

4 Closure of meeting

The co-chairs thanked the SPAA MSG members and concluded that the group had reached a common ground to finalise the two documents to send to the EPC Board for approval. The meeting ended at 15:40.



Annex I: List of attendees

Country	Name	Institution	Attendance
Co-Chairs			
EU	Arturo González Mac Dowell	Tink	Yes
DE	Christian Schaefer	Deutsche Bank	Yes
Members			
AT	Hendrik Muus	PSA	Apologies
DE	Dennis Dorfmeister	FinTecSystems GmbH	Apologies ¹
DE	Christian Wenz	PPI AG	Yes
DE	Hartwig Gerhartinger	Paysafe Group	Apologies
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 ²	EACB	Yes
EU	Massimo Battistella	EACT	Yes
	Michel Van Mello	EuroCommerce	Apologies
EU	Ralf Ohlhausen	ETPPA	Yes
EU	Tarik Zerkti	PRETA S.A.S.	Apologies
EU	Thaer Sabri	EMA	Yes
FI	Suvi Rautakorpi	Finance Finland	Apologies
FR	Fanny Rodriguez	Bankin' and Bridge	Apologies
FR	Gildas Le Louarn	Linxo	Apologies ³
FR	Géraldine Debost	Crédit Agricole S.A.	Yes
FR	Hervé Robache	STET	Apologies
IE	Jack Wilson	TrueLayer	Apologies

¹ Proxy to Ralf Ohlhausen

² Alternate of Marieke van Berkel

³ Proxy to Ralf Ohlhausen



IT	Alessio Castelli	CBI S.c.p.a.	Apologies
IT	Andrea Coggerino	Intesa Sanpaolo	Apologies
NL	Daniel Morgan	Plaid	Apologies
NL	Rob van Bergen	ING	Apologies
PT	João Sarilho	SIBS	Yes
SE	Oscar Berglund	Trustly	Apologies
	Observers		
EU	Julia Weits	European Commission	Apologies
EU	Kerstin Junius	European Central Bank	Yes
EU	Iddo de Jong	European Central Bank	Yes
	EPC Secretariat		
	Christophe Godefroi		Yes
	Etienne Goosse		Yes
	Silvia Di Lillo		Apologies
	Jenny Huang		Yes



Annex II: Action points

Ref.	Action	Owner	Status/Target
12-01	Updated draft SPAA scheme rulebook & the separate document	SPAA MSG secretariat	03 June 2022
12-02	Sending the updated documents to the Board	SPAA MSG secretariat	03 June 2022