

Minutes MSG MSCT Plenary meeting

MSG MSCT 052-22

Version 1.0

20 June 2022

Public

Approved

Minutes 32nd MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary

Meeting Date: 23 May 2022

1. Welcome and opening of the meeting

The Co-Chair, D.I. Flatraaker opened the meeting at 13h30 and welcomed the participants to the 32nd 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 051-22v0.2) was presented on screen and subsequently approved.

3. Approval minutes 31st meeting

The draft minutes of the last meeting (MSG MSCT 042-22v0.1) held on 29 April 2022 were reviewed on screen and subsequently approved. The approved minutes 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-out (OLO) 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/Closed

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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/Obsolete
31.3	To invite Worldline to make a contribution to Annex 2 of EPC024-22 by 10 May 2022	M. De Soete	ASAP/Closed
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/Open
31.5	To distribute the final draft EPC024-22 and the Final draft Disposition of Comments	M. De Soete	By 17 May 2022/Closed
31.6	To distribute the updated presentation MSG MSCT 032-22	M. De Soete	ASAP/Closed
31.7	To defer the agenda items 7 and 8 to the next Plenary meeting	M. De Soete	In due time/Closed
31.8	To update the meeting schedule and send an Outlook invitation	M. De Soete	ASAP/ Closed

The Co-Chair, D.I. Flatraaker, provided a short status report regarding AP2.5. Following the public consultation on the draft OLO agreement it appears that participation levels were lower and the input and the feedback received were less positive compared to the previous OLO survey carried out about one year ago. Some contributors are of the view that the current version of the arrangement does not correspond to the full needs and is also not mature enough to be already proposed to the market. Therefore the EPC Board decided in their meeting on 18 May 2022 to grant more time to the dedicated task force to further gather information to be presented during the November 2022 EPC Board meeting.

Related to AP32.1, the Secretariat informed that Worldline provided a presentation on their merchant-presented QR-code during the last meeting of the dedicated WS on QR-codes (see item 5). They were further invited to provide a contribution to *Annex 3 - Interoperability with other QR-code initiatives for mobile payments* - of the document on QR-codes for MSCTs (EPC024-22) but stated that since they consider their solution as a private one (based on a so-called three corner model), they preferred not to submit any input to Annex 3.

4. EPC Competition Law Code of Conduct

The Secretariat presented some slides (Pres EPC058-21) related to the EPC Competition Law Code of Conduct (EPC212-14v2.0), which is also applicable in the EPC multi-stakeholder groups. They aim to provide guidance to the MSG MSCT Plenary and the work-streams during and in-between meetings by clarifying the EPC's Competition Law Code of Conduct and by providing related Best Practices.

5. Standardisation of QR-codes for MSCTs

The agenda's and minutes/reports of the recent meetings on 5 May and 12 May 2022 ((MSG MSCT 046-22, 047-22, 048-22, 049-22) of the WS on QR-codes were shared with the MPWG prior to the meeting and no further questions related to these documents were raised.

Next, the updates made to the document on Standardisation of QR-codes for MSCTs (EPC024-22) in view of the comments received through the public consultation were shown on screen and further explained. All comments received have been processed by the dedicated WS on QR-codes and the WS on Risk and security and a Disposition of comments (MSG MSCT 036-22) was prepared that would be sent to the submitters of the comments after publication of the final document on the EPC website. For the one open comment on the usage of the delimiter in the Payload, a dedicated action in the WS was still open but would be concluded within the next days.

The Plenary agreed to the submission of the updated document for approval to the EPC Board via e-mail. The Secretariat informed that also a legal review of the updates made would be conducted by the EPC. The document is planned to be published on the EPC website by mid-June 2022. This would be followed by the distribution of the Disposition of comments (MSG MSCT 036-22) to the organisations/companies that contributed to the public consultation.

AP32.1	To distribute the final version of the document on Standardisation of QR-codes for MSCTs (EPC024-22)	M. De Soete	In due time
AP32.2	To inform about the publication of EPC024-22 on the EPC website	M. De Soete	In due time
AP32.3	To distribute the final version of the Disposition of comments (MSG MSCT 036-22)	M. De Soete	In due time
AP32.4	To distribute the document MSG MSCT 036-22 to the submitters of the comments	M. De Soete	In due time

The Secretariat further informed that the EPC Board would be requested to approve the preparation by the MSG MSCT of a generic document on QR-codes for mobile initiated (instant) credit transfers based on EPC024-22. Based on the outcome on the Evaluation of possible options for further standardisation of QR-codes (see MSG MSCT 032-22) and the support provided by the majority of the MSG MSCT Plenary members, the EPC Board was already informed during their meeting on 18 May 2022 about the proposed submission of this generic QR-code through a fast track procedure to *ISO TC 68 SC 9: Information exchange for financial services*. If the fast track procedure through ISO would fail, the QR-code standard would be withdrawn from ISO and submitted to CEN via a fast track procedure. The Board was also informed that the ECB, the European Commission and BEUC have their reservations with respect to the submission to ISO

instead of CEN, based on concerns relating to control and the future maintenance of the standard.

6. Standardisation of MSCTs based on NFC or BLE

The agenda and report of the meeting (MSG MSCT 043-22, 044-22) of the dedicated WS held on 3 May 2022 were shared with the Plenary prior to the meeting and no specific questions were raised.

The Secretariat explained that the main part of this WS meeting was devoted to a detailed reviewed of the EBA answers received on questions Q&A202_5367, 2020_5247 and 2019_4594 (referenced in one of the previous answers). The WS detected a number of issues requiring further clarification that were documents in the report of their meeting (see MSG MSCT 044-22). Next, the report was shown on screen and the WS findings were further discussed in the Plenary. In the absence of the EC representative, the Plenary decided to request the EPC to set-up an informal meeting with the EC and the EBA to seek further guidance on the issues detected. The Secretariat informed that the review of these EBA answers was also on the agenda of the meeting of the WS Risk & security that would follow later that day. She proposed to develop a presentation that would be distributed for further review to the Plenary and the respective work-streams that could form the basis for any further discussion with the EBA and the EC.

The Plenary was further briefed about the next meetings of the dedicated WS on 13 and 22 June 2022 which would be dedicated to the review of a first draft document on Interoperability of MSCTs based on NFC/BLE.

AP32.5	To distribute first draft document on interoperability of MSCTs based on NFC/BLE after WS review	M. De Soete	By next Plenary meeting
AP32.6	To prepare a presentation on the WSs findings concerning the EBA answers to 2019_4594, 2020_5367, 2020_5247 and request a meeting with EBA/EC to receive clarifications and further guidance	M. De Soete	ASAP

7. Liaison and monitoring

ECSG

P. Hertzog informed about the next Board meeting of the ECSG on 30 May 2022 where the approval of the extension of the scope of the ECSG to other payment instruments at the POI, including instant payments, would be on the agenda. He explained if this scope extension would be approved, that the bylaws of the ECSG would need to be updated for approval by the meeting of the General Assembly in December 2022.

He further informed that the next release of the SEPA Cards Standardisation Volume is expected before end of the year, following the public consultation on the draft document that only received a few comments that could be explained in view of the maturity of the Volume.

EMPSA

D. Axelsson provided a short update on behalf of EMPSA. He informed that the Nordic corridor, regarding a pilot between Swish, Vipps and MobilePay was paused due to other priorities and that there might be a shift to P2P payments instead of C2B, but no final decision has been taken yet. However, the corridor between BlueCode and Twint is making progress towards production.

EPI

The Plenary was informed that the EPI is making progress regarding the decision making process for their payment solution.

Nexo

P. Hertzog informed that nexo will discuss the changes in their roadmap in a meeting planned in Brussels the next day. The aim is to include non-card based payments, including instant payments, for integration into the nexo specifications. Discussions would focus on the extension of the scope and prioritisation of the work.

AP32.7	To request Nexo to provide a presentation on their revised scope and updated roadmap to cover (instant) credit transfers	M. De Soete	In Sept 2022
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8. A.O.B.

The group agreed on an updated time schedule for the next Plenary meeting: 20 June 2022 from 10h30 till 12h00. They further agreed on the August meeting date (see Annex 3).

9. Closure of the meeting

The Co-Chairs closed the meeting at 15h20 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	
Richard Walsh	BPFI	Apologies
Meelis Nurk	Estonian Banking Association	Yes
José Vicente	Millennium bcp	Yes
Philippe Evenot	La Banque Postale	Yes
Andrea Coggerino	ABI (Intesa)	Apologies
Vendors		
Guido Hogen	Smart Payment Association (Thales)	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	Apologies
Service Providers		
Ivo Broeren	Payconiq	Apologies
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
Christian Pickner <i>alternate:</i> Peter Neubauer	EMPSA (Bluecode)	Apologies
Esteban Martin	Mastercard	Apologies
Andy Fulton <i>alternate:</i> Agnes Revel	Visa	Yes

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Alex Saiz Verdaguer <i>alternate:</i> David Molina	Monei	Yes
Andrew Foulds <i>alternate:</i> David Chance	Fiserv	
Lauren Jones	Huawei	
Michel van Mello		
Alexandre Lenhardt <i>alternate:</i> Alexandre Leclerc	EuroCommerce (Colruyt) Carrefour	Yes Yes
Ghlas Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	
EACT		
Massimo Battistella	EACT	
Jean Allix		
	BEUC	Apologies
Ian Jacobs*		
	W3C	Apologies
Pierre-Yves Marche*		
	GSMA	Apologies
Normand Provost		
	nexo	Apologies
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	
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
31.4	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/Open
32.1	To distribute the final version of the document on Standardisation of QR-codes for MSCTs (EPC024-22)	M. De Soete	In due time
32.2	To inform about the publication of EPC024-22 on the EPC website	M. De Soete	In due time
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32.4	To distribute the document MSG MSCT 036-22 to the submitters of the comments	M. De Soete	In due time
32.5	To distribute first draft document on interoperability of MSCTs based on NFC/BLE after WS review	M. De Soete	By next Plenary meeting
32.6	To prepare a presentation on the WSs findings concerning the EBA answers to 2019_4594, 2020_5367, 2020_5247 and request a meeting with EBA/EC to receive clarifications and further guidance	M. De Soete	ASAP
32.7	To request Nexo to provide a presentation on their revised scope and updated roadmap to cover (instant) credit transfers	M. De Soete	In Sept 2022

Annex 3: 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 10h30-12h00
			Virtual meeting 23 August 2022 14h00-16h00
		Virtual meeting 9 September 2022 9h00-11h00	

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