

Minutes MSG MSCT Plenary meeting

MSG MSCT 060-22

Version 1.0

23 August 2022

Public

Approved

Minutes 33rd MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary

Meeting Date: 20 June 2022

1. Welcome and opening of the meeting

The Co-Chairs, D.I. Flatraaker and P. Spittler, opened the meeting at 10h30 and welcomed the participants to the 33rd 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.

J. Allix informed the group that this would be his last meeting. The Co-Chairs and Secretariat thanked Jean for his valuable inputs and interesting contributions to the discussions over the past years since the establishment of the group.

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|--------|---|-------------|-------------|
| AP33.1 | To approach BEUC for the nomination of a new representative to the MSG MSCT | M. De Soete | In due time |
|--------|---|-------------|-------------|

2. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 059-22v0.2) was presented on screen and subsequently approved.

3. Approval minutes 32nd meeting

The draft minutes of the last meeting (MSG MSCT 053-22v0.1) held on 23 May 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 transactions once clarified by the SEPA SCT schemes to the agenda | M. De Soete | In due time/Open |

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|------|--|--------------------------|---|
| 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/Closed |
| 32.2 | To inform about the publication of EPC024-22 on the EPC website | M. De Soete | In due time/Closed |
| 32.3 | To distribute the final version of the Disposition of comments (MSG MSCT 036-22) | M. De Soete | In due time/Closed |
| 32.4 | To distribute the document MSG MSCT 036-22 to the submitters of the comments | M. De Soete | In due time/Closed |
| 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/ postponed to August 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/Closed |
| 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/Open |

4. Standardisation of QR-codes for MSCTs

The Secretariat informed about the approval for publication of the final version of the document on the *Standardisation of QR-codes for MSCTs* (EPC024-22) by the EPC Board. The document was published on the EPC website on while the Disposition of comments document (MSG MSCT 036-22) addressing the comments received through the public consultation was being distributed to the submitters of the comments.

She further explained that the Work-Stream (WS) on QR-codes started the preparation of a new document on the *Standardisation of QR-codes for (instant) credit transfers* in ISO format for submission through a fast track procedure to ISO TC 68 SC 9, following the evaluation on further international standardisation options made by the MSG MSCT (see MSG MSCT 032-22). Dedicated WS meetings for this purpose were planned on 23 June and 23 August 2022.

5. Standardisation of MSCTs based on NFC or BLE

The agenda's and reports of the meetings of the WS Risk & security on 23 May 2022 (MSG MSCT 054-22, 055-22) and the WS NFC and BLE on 13 June 2022 (MSG MSCT 057-22, 058-22) were shared with the Plenary prior to the meeting and no specific questions were raised.

The Secretariat informed that both WSs have analysed in detail the answers received by the EBA on Q&A 2020_5247 and 2020_5367, hereby also including the answer to Q&A 2019_4594. The main findings resulting from these WS reviews have been documented in the presentation MSG MSCT 056-22. Next, this presentation was shown on screen and further discussed, while some small updates were made. From a security perspective, there seem to be contradicting justifications that served as basis for the EBA answers provided and the Plenary decided that the Co-Chairs and Secretariat should try to enter into a dialogue with the EBA and the EC DG FISMA to receive further clarifications and provide additional security background. J. Allix, on behalf of BEUC, even suggested that a letter should be addressed to the regulators to request the withdrawal of the answer to EBA Q&A 2020_5367, not only because of the contradicting security analysis, but also in view of the competitiveness between payment instruments and of the convenience for consumers. After some discussions, the group agreed on a two-step approach and as a first step the set-up of a meeting with the EBA and the EC DG FISMA should be endeavoured.

The following APs were tabled:

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| AP33.2 | To request a Teams meeting to the EC representative with the Co-Chairs concerning MSG MSCT 056-22 | M. De Soete | ASAP |
| AP33.3 | To distribute the updated presentation MSG MSCT 056-22 | M. De Soete | ASAP |

The Secretariat further informed that the WS on NFC and BLE is making a very slow progress on the MSCT use cases based on one of these technologies due to the large number of new members in the WS that are not familiar with the work already executed by the MSG MSCT and the large number of new items brought to the table that need an in-depth analysis. A first draft document is currently under review in the WS and is planned to be shared with the Plenary for the August meeting.

6. Workplan

The Secretariat explained that she updated the MSG MSCT 2022 workplan (MSG MSCT 012-22) to reflect the work already executed in H1 2022 and the further work planned in H2 2022. The

document was reviewed and slightly updated on screen during the meeting. Hereby the Plenary was also informed about the potential delay in the delivery for public consultation of a draft document on the *Interoperability of MSCTs based on NFC or BLE*.

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| AP33.4 | To distribute the updated workplan MSG MSCT 012-22 | M. De Soete | ASAP |
|--------|--|-------------|------|

7. Liaison and monitoring

ECSG

P. Hertzog informed about the approval of by the ECSG Board on 30 May 2022 of the scope extension of the ECSG to other payment instruments beyond card payments, including instant credit transfers. Following this decision, work is now in progress to update the bylaws (also the name of the ECSG might potentially change) and to develop a dedicated workplan and organisation for approval by the General Assembly during their meeting end 2022. He further explained that one of the items to be addressed is how to organise the liaison with the MSG MSCT and a dedicated task is planned to outline how complimentary work could be undertaken by each group. Today it is also still unclear how the new work undertaken by the ECSG will be published: as part of the Volume or through an extra Volume or through a common part and dedicated books per payment instrument.

EMPSA

No update was available.

EPI

The Plenary was informed that assessments with the different shareholders are on-going and the focus is now on Instant Payments (IPs).

Nexo

P. Hertzog informed that nexo is defining their workplan for the next years, hereby integrating the support for IPs. For this purpose a survey is being made on the “what” and “when” amongst the nexo members.

8. A.O.B.

The group confirmed the next meeting on 22 August 2022 and tentatively scheduled a new meeting on 21 September 2022.

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| AP33.5 | To check the proposed meeting date of 21 September with P. Spittler | M. De Soete | ASAP |
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Note in editing: Due to the unavailability of P. Spittler on the proposed date, a new meeting date will need to be agreed during the Plenary meeting in August 2022.

9. Closure of the meeting

The Co-Chair, D.-I. Flatraaker, 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) |
| EPC | | |
| Patrice Hertzog | Crédit Mutuel | Yes |
| Harris Monteiro da Silva | Crédit Agricole | Yes |
| Richard Walsh | BPFI | |
| Meelis Nurk | Estonian Banking Association | Yes |
| José Vicente | Millennium bcp | Yes |
| Philippe Evenot | La Banque Postale | |
| Andrea Cogerino | ABI (Intesa) | Yes |
| Vendors | | |
| Guido Hogen | Smart Payment Association (Thales) | Yes |
| Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer | OpenWay | Yes |
| 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) | Apologies |
| Christian Pickner <i>alternate:</i> Peter Neubauer | EMPSA (Bluecode) | |
| Esteban Martin | Mastercard | Yes |
| Andy Fulton <i>alternate:</i> Agnes Revel | Visa | Yes |

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| Alex Saiz Verdaguer <i>alternate:</i> David Molina | Monei | |
| Andrew Foulds <i>alternate:</i> David Chance | Fiserv | |
| Lauren Jones | Huawei | Yes |
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| Michel van Mello | EuroCommerce (Colruyt) | Yes |
| Alexandre Lenhardt <i>alternate:</i> Alexandre Leclerc | Carrefour | Apologies |
| Ghlas Ferguson <i>alternate:</i> Jeremy Massey | BP Circle K | |
| EACT | | |
| Massimo Battistella | EACT | Yes |
| | | |
| Jean Allix | BEUC | Yes |
| | | |
| Ian Jacobs* | W3C | Apologies |
| Pierre-Yves Marche* | GSMA | Apologies |
| 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 | Apologies |
| 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 |
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| 33.1 | To approach BEUC for the nomination of a new representative | M. De Soete | In due time |
| 33.2 | To request a Teams meeting to the EC representative with the Co-Chairs concerning MSG MSCT 056-22 | M. De Soete | ASAP |
| 33.3 | To distribute the updated presentation MSG MSCT 056-22 | M. De Soete | ASAP |
| 33.4 | To distribute the updated workplan MSG MSCT 012-22 | M. De Soete | ASAP |
| 33.5 | To check the proposed meeting date of 21 September with P. Spittler | M. De Soete | Closed/ New date needs to be agreed |

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
23 August 2022: 9h00-12h00

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
1 September 2022: 13h30-16h30
6 October 2022: 13h00-16h00
14 November 2022: 9h00-12h00