

Minutes MSG MSCT Plenary meeting

MSG MSCT 071-22

Version 1.0

6 October 2022

Public

Approved

Minutes 34th MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary

Meeting Date: 23 August 2022

1. Welcome and opening of the meeting

The Co-Chairs, D.I. Flatraaker and P. Spittler, opened the meeting at 14h00 and welcomed the participants to the 34th 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. The group welcomed Steve Ryan as replacement of K. Kobylinska-Hilliard for this meeting.

The Secretariat informed that she received a new nomination for BEUC in replacement of J. Allix, namely Anna Martin. However she sent apologies for this meeting in view of holidays.

2. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 070-22v0.1) was presented on screen and subsequently approved.

3. Approval minutes 33rd meeting

The draft minutes of the last meeting (MSG MSCT 060-22v0.1) held on 20 June 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
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 Q3 2022

Minutes MSG MSCT Plenary meeting

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
32.5	To distribute first draft document on interoperability of MSCTs based on NFC/BLE after WS review	M. De Soete	By next Plenary meeting/ 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	By September 2022
33.1	To approach BEUC for the nomination of a new representative	M. De Soete	In due time/Closed
33.2	To request a Teams meeting to the EC representative with the Co-Chairs concerning MSG MSCT 056-22	M. De Soete	ASAP/Postponed to September 2022
33.3	To distribute the updated presentation MSG MSCT 056-22	M. De Soete	ASAP/closed
33.4	To distribute the updated workplan MSG MSCT 012-22	M. De Soete	ASAP/Closed
33.5	To check the proposed meeting date of 21 September with P. Spittler	M. De Soete	Closed

4. Standardisation of QR-codes for (instant) credit transfers

The agenda's and reports of the following meetings of the dedicated WS were shared with the Plenary prior to the meeting:

- Agenda and report WS meeting held on 23 June 2022 (MSG MSCT 064-22, 065-22);
- Agenda WS meeting held on 23 August 2022 (MSG MSCT 068-22).

Since no specific questions were raised, these documents were not further discussed.

The Secretariat presented the updated draft document on the *Standardisation of QR-codes for (instant) credit transfers* in ISO format (MSG MSCT 066-22), prepared by the dedicated WS of the MSG MSCT, hereby also highlighting the changes made by the dedicated WS during their meeting earlier that day:

- Updates to the "Foreword" to make reference to the published document EPC024-22;
- Review of the definitions to align with the ISO format of "one sentence per definition";
- Deletion of the definition of CustomerID since not further used in the document;
- Move of some text from the definitions to Clause 5;
- Replacement of "this International Standard" by "this document";

- Inclusion of text on interoperability at the end of Clause 6.3.1;
- Coding of MCT service provider ID in Clause 6.5.4.

The Plenary reviewed the document in detail on screen and approved the further processing of the document. As next step a last editorial check on the document would be applied prior to submission to the EPC Board for approval for publication on the EPC website and subsequent submission to ISO during their meeting on 29 September 2022.

Next a short discussion was held about the establishment of a Registration Authority for the MCT service providers. The Plenary agreed that a kind of tree structure should be proposed with a so-called “root” registration authority that should operate globally, federating information received from regional registration authorities. A regional registration authority should be set up under an interoperability framework for MSCTs in Europe, whereby the EPC potentially could play a role. The Co-Chair, D.-I. Flatraaker, informed that a decision on any further work on this interoperability framework would be taken during the meeting of the ERPB in November 2022. Upon request of some Plenary members, the slide on the establishment of a Registration Authority and the connection with the interoperability framework was shown and reviewed again on screen (see ERPB_2021/017).

The Plenary was further informed that a coordination call has been scheduled on 29 August 2022 between the MSG MSCT Co-Chairs, the ISO TC 68 SC 9 and the EPC Director-General to further discuss this topic and the submission to ISO.

AP34.1	To distribute the final document on QR-codes for (instant) credit transfers	M. De Soete	By 2 September 2022
AP34.2	To inform the MSG MSCT Plenary about proposal to ISO for next steps on the establishment of an RA for MCT service providers after coordination meeting Co-Chairs, ISO TC 68 SC 9 Chair and EPC Director-General	M. De Soete	By 2 September 2022

5. Interoperability of MSCTs based on NFC or BLE

The agenda and report of the meeting of the dedicated WS held on 22 June 2022 (MSG MSCT 061-22, 062-22) were shared with the Plenary prior to the meeting.

The Secretariat further informed that the WS on NFC and BLE is making a slower progress than expected due to the large number of new members in the WS that are not so familiar yet with the work already executed by the MSG MSCT and the large number of new use cases and related issues brought to the table that need an in-depth analysis, including some cryptographic aspects.

The WS started the review of a first draft document prepared by the Secretariat based on prior work and new inputs received, hereby focusing first on MSCT use cases. Regular meetings have been planned by the WS, starting on 1 September 2022 to speed up the work. The Plenary agreed

that the new proposed MSCT use cases, based on the EC IDwallet and eIDAS2.0, should not slow down the work and maybe two categories of use cases could be defined. The WS should further discuss this approach during their next meeting

J. Vicente informed about MB Way which is a Portuguese Wallet - card based - for Instant Payments. Regarding the usage of NFC and QR-codes for mobile C2B payments in Portugal, more in particular in physical stores, currently the use of NFC is more common on Android phones and QR-codes on IOs. But obviously, proximity technology preferences may change over time depending on the market evolution.

AP34.3	To distribute the updated document on interoperability of MSCTs based on NFC or BLE after the next WS meetings	M. De Soete	In due time
--------	--	-------------	-------------

6. Liaison and monitoring

ECSG

P. Hertzog informed that the ECSG is in the process of updating the bylaws in view of the scope extension to other payment instruments beyond card payments, including instant credit transfers for approval during the General Assembly meeting in December 2022. The aim is to set-up a dedicated task force to define how to co-operate and liaise with the MSG MSCT while ensuring consistency with prior MSG MSCT work.

EMPSA

C. Pickner provided an update and informed that Bizum has now formally joined EMPSA. This means that EMPSA now covers 14 different payment systems with a total of 90 million users. He further highlighted the C2B transactions that were done in Milano to demonstrate “triangle interoperability” between Bancomat, BlueCode and Twint, hereby using a central switch. This makes the infrastructure easily accessible to other EMPSA participants. Progress was also made on the legal framework while two new working groups are being established to deal with additional use cases.

EPI

No further update is available since the June meeting.

Nexo

P. Hertzog informed that nexo is still working on their roadmap for presentation to the nexo Board. He further informed that a presentation to the MSG MSCT Plenary would only be possible in November 2022 (see AP32.7).

7. A.O.B.

The group agreed on further meetings in October and November 2022 (see Annex 3).

AP34.4	To update the MSG MSCT meeting calendar and send Outlook invitations	M. De Soete	ASAP/ see Annex
--------	--	-------------	-----------------

8. Closure of the meeting

The Co-Chair, D.-I. Flatraaker, closed the meeting 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 Apologies
EPC		
Patrice Hertzog	Crédit Mutuel	Yes
Harris Monteiro da Silva	Crédit Agricole	
Richard Walsh	BPFI	
Meelis Nurk	Estonian Banking Association	Yes
José Vicente	Millennium bcp	Yes (partially)
Philippe Evenot	La Banque Postale	Apologies
Andrea Cogerino	ABI (Intesa)	
Vendors		
Guido Hogen <i>alternate</i> Alain Martin	Smart Payment Association (Thales)	Apologies 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	Yes
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)	Yes
Esteban Martin	Mastercard	Apologies
Andy Fulton <i>alternate:</i>	Visa	Yes

Minutes MSG MSCT Plenary meeting

Agnes Revel		
Alex Saiz Verdaguer <i>alternate:</i> David Molina	Monei	Apologies Yes
Andrew Foulds <i>alternate:</i> David Chance	Fiserv	
Lauren Jones	Huawei	
ECT		
Michel van Mello	EuroCommerce (Colruyt)	Yes
Alexandre Lenhardt <i>alternate:</i> Alexandre Leclerc	Carrefour	Yes
Ghla Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	
EACT		
Massimo Battistella	EACT	
BEUC		
Jean Allix Anna Martin	BEUC	Apologies Apologies
W3C		
Ian Jacobs*	W3C	
Pierre-Yves Marche*	GSMA	
Normand Provost	nexo	Yes
Observers		
Massimo Cappuccio <i>alternate:</i> Alexander Mayrhofer	ECB OENB	Yes
Alexandra Madeline <i>alternate:</i> Daniel Elster	BdF Deutsche Bundesbank	Apologies
Katarzyna Kobylinska-Hilliard <i>alternate:</i> Audrius Pranckevicius Steve Ryan	European Commission	Apologies 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 Q3 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
32.7	To request Nexo to provide a presentation on their revised scope and updated roadmap to cover (instant) credit transfers	M. De Soete	Postponed to November meeting
33.2	To request a Teams meeting to the EC representative with the Co-Chairs concerning MSG MSCT 056-22	M. De Soete	ASAP/Postponed to September 2022
34.1	To distribute the final document on QR-codes for (instant) credit transfers	M. De Soete	By 2 September 2022
34.2	To inform the MSG MSCT Plenary about proposal to ISO for next steps on the establishment of an RA for MCT service providers after coordination meeting Co-Chairs, ISO TC 68 SC 9 Chair and EPC Director-General	M. De Soete	By 2 September 2022
34.3	To distribute the updated document on interoperability of MSCTs based on NFC or BLE after the next WS meetings	M. De Soete	In due time
34.4	To update the MSG MSCT meeting calendar and send Outlook invitations	M. De Soete	see Annex 3

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	
			Virtual meeting

			6 October 2022 9h00-11h00
			Virtual meeting 3 November 2022 13h00-15h00
			Virtual meeting 6 December 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
7 October 2022: 9h00-10h00

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