

SPAA MSG 034-22

Version 1.0

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European Payments Council AISBL,  
Cours Saint-Michel 30 B-1040 Brussels  
T +32 2 733 35 33  
Enterprise N°0873.268.927  
secretariat@epc-cep.eu

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Approved

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

**Venue:** Teleconference (via Microsoft Teams)

**Distribution:** SPAA MSG

**Meeting Date:** 02 November 2022 (10.00-17:00 CET)

### 1 Welcome by the SPAA MSG Co-Chairs

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

A quorum was declared with 21 SPAA MSG members either present or represented. The SPAA MSG approved the following proxies:

- H. Gerhartinger (Paysafe Group) delegated his vote to K. Korus (EPIF).
- O. Berglund (Trustly) delegated his vote to R. Ohlhausen (ETPPA).

Please see Annex I for the list of attendees.

### 2 Approval of the agenda (SPAA MSG 030-22)

The proposed agenda was approved unchanged.

### 3 Status update on latest developments

Co-chair A. González Mac Dowell informed that the Digital Market Act had been published recently in the Official Journal and that the co-chairs had been contacted by a DG FISMA representative involved with Open Finance with the request of providing information on the SPAA scheme. The proposal of the co-chairs was for the EPC Director General to address DG FISMA's request.

### 4 Finalisation of the review of an updated draft version of the SPAA scheme rulebook (EPC012-22; Pres EPC086-22; SPAA MSG 031-22)

The co-chairs explained that the proposals they had shared via email on a number of pending topics (see below) had only generated a total of 7 responses (some with opposing views). In order to have a more complete view of the members' positions, it was decided to organise a formal voting round whereby each individual member was given an opportunity to further elaborate on its position/vote (i.e. in particular for those who had not sent their comments in writing):

[Vote 1: The co-chairs' proposals on 4 open topics](#)



The following co-chairs' proposals (as described in an email that was sent to the SPAA MSG members on 26 October 2022) as well as the related voting<sup>1</sup> results are summarised below:

- 1) Inclusion of a Payment Card Industry Data Security Standard (PCI-DSS) flag as a new attribute in the 'List of cards' Dataset to indicate that an Asset Broker is PCI-DSS certified.
  - No 3/4 majority vote was obtained for this proposal (7 members voted against).
  - The SPAA MSG reached consensus on not including such a flag in version 1.0 of the SPAA scheme rulebook.
  
- 2) Expansion of rulebook sections related to strong customer authentication (SCA) would not require an additional public consultation as it i) focuses on providing further clarity on the topic of SCA and ii) is not 'binding' for the future Scheme participants
  - Result: No 3/4 majority vote was obtained for this proposal (6 members voted against).
  - Consensus was reached on removing the extended SCA sections that had been included after the public consultation. In addition, a public consultation is to be organised for these sections and an SCA guidance document is to be prepared.
  
- 3) Minimum Viable Product (MVP) scope: all services included in the first version of the SPAA scheme rulebook will be optional. As a second step – also based on the completion of the business conditions work – an MVP is to be defined by the SPAA MSG for reflection in a revised version of the first SPAA scheme rulebook which is expected to be submitted for approval to the 7 March 2023 meeting of the Board.
  - Result: A 3/4 majority voted in favour of this proposal (5 members voted against).
  - The SPAA MSG reached consensus on including the following disclaimer in the first rulebook release: "In the coming months, the SPAA MSG will progress on defining an MVP based on market demand and on the outcome of the work on business conditions performed by an independent economic consultant. Moreover, beyond this, the SPAA MSG will continue to further progress the Scheme in response to market developments and on the basis of sound market-driven decisions reflecting the interest of all actors in a well-balanced manner".
  
- 4) The premium feature "DS-P06 Mechanism to request a payment with transaction fees not borne by the Payer" cannot be included in the version 1.0 of the rulebook since no conclusion was reached on a concrete proposal. The proposal to be progressed for the second version of the rulebook would be that instead of a transfer of transaction fees, a premium feature will be foreseen which should assure that consumers are not charged (for such transactions) and for which Asset Holders will get a default asset remuneration. Since the premium feature DS-P06 was part of the approved SPAA scheme scope, and is deemed as necessary by the demand side, the LSG and SPAA Application Programming Interface

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<sup>1</sup> SPAA MSG Terms of Reference stipulate the following "The Group will develop its recommendations on the basis of broad consensus. In circumstances where such consensus is not achievable, and the matter is appropriate for the conduct of a vote, a vote may be taken and, for this to be binding on the group, a 3/4 majority on the basis of a quorum of 2/3 of the Group membership must be obtained. In the event of a serious divergence of views, reference will be made to the Board for advice and guidance.". On a total of 21 members (present or represented), 16 (15.75) votes would constitute a majority.

After the voting process, a break-out session was organised with the co-chairs and the secretariat to process the voting results.



Work Block (SPAA API WB) would be invited to work on this feature as a priority. The aim would hence be to include this premium feature in the second version of the rulebook, subject to Board approval in March 2023 and provided that i) all legal obstacles and concerns are overcome, ii) sound market-driven reasoning for all actors is in place, and iii) no further obstacles, which cannot be resolved, are found in the consultation of this feature.

- Result: No 3/4 majority vote was obtained for this proposal (14 members voted against).
- The SPAA MSG however reached consensus on keeping this additional premium feature as an open topic in version 1.0 of the rulebook with the same wording that was included in the public consultation version, except for the following additional sentence: “The general assessment of this topic has not been conclusive and hence further work is needed to determine the most appropriate approach. The outcome of the work will be reflected in the next version of the Rulebook.”

#### Vote 2: Submission of the rulebook to the Board

The co-chairs’ proposal is that version 1.0 of the rulebook will be submitted to the 23 November 2022 meeting of the Board, considering that the default business conditions are not yet available.

- Result: A 3/4 majority voted in favour of this proposal (3 members voted against and 2 abstained).

A number of SPAA MSG members had commented on the limited time available to collate feedback from their constituencies on the above proposals. This also applied to a request to review a draft version of the API Security Framework which had been developed by the Joint SPAA/SRTP API Security Framework Work Block. Regarding the latter, co-chair A. González Mac Dowell informed that the review of this document could be postponed as in its current version it would not have a direct impact on the SPAA scheme rulebook.

F. Aliyev remarked that the goal is to make the SPAA scheme a success so that it will be widely adopted by the market (demand and supply side). To this end, he informed that the EACB is of the view that it would be better to delay the publication of the first version of the SPAA scheme rulebook until the open topics in relation to business conditions are resolved.

The SPAA MSG also reviewed a number of comments that had been provided by Module 3 participants, the wording related to the description of the Refunds service (to be further fine-tuned) and some minor editorial and consistency updates as suggested by the secretariat.

#### **5 Brief update on the activities of the work blocks of the SPAA MSG**

No updates were provided.

#### **6 Next steps (SPAA MSG 004-21)**

The rulebook will be further updated based on the input from today’s meeting as well as the outcome from the 4 November 2022 meeting of the LSG. The secretariat will also perform some additional editorial and consistency checks. The updated rulebook will be distributed to the SPAA MSG prior to its submission on 9 November 2022 to the Board.

It was agreed that the SPAA MSG meeting tentatively scheduled on 3 November 2022 could be cancelled.

#### **7 AOB**

No other topics were discussed.



## **8 Closure of meeting**

The co-chairs thanked the SPAA MSG members for the constructive work and in particular for 'landing' a first formal version of the rulebook in time for submission to the 23 November 2022 meeting of the Board (in line with the initial project plan). The secretariat was also thanked for all the support provided.

The meeting ended at around 13:20 CET.



## Annex I: List of attendees

| Country          | Name                             | Institution                              | Attendance             |
|------------------|----------------------------------|--|------------------------|
| <b>Co-Chairs</b> |                                  |  |                        |
| EU               | Arturo González Mac Dowell       | Supported by the three ENCSAs            | Yes                    |
| EU               | Christian Schaefer               | Supported by the three ECSAs             | Yes                    |
| <b>Members</b>   |                                  |  |                        |
| AT               | Hendrik Muus                     | PSA                                      |                        |
| DE               | Dennis Dorfmeister               | FinTecSystems GmbH                       | Yes                    |
| DE               | Christian Wenz                   | PPI AG                                   | Yes                    |
| DE               | Hartwig Gerhartinger             | Paysafe Group                            | Apologies <sup>2</sup> |
| DE               | Hermann Fürstenau                | Association of German Public Banks (VÖB) | Yes                    |
| EU               | Alessia Benevelli                | ESBG                                     | Yes                    |
| EU               | Anni Mykkänen <sup>3</sup>       | EBF                                      | Yes                    |
| EU               | Bryan Coughlan                   | BEUC                                     |                        |
| EU               | Krzysztof Korus                  | EPIF                                     | Yes                    |
| EU               | Farid Aliyev                     | EACB                                     | Yes                    |
| EU               | Massimo Battistella              | EACT                                     | Yes                    |
| EU               | Michel Van Mello                 | EuroCommerce                             |                        |
| EU               | Ralf Ohlhausen                   | ETPPA                                    | Yes                    |
| EU               | Tarik Zerkti                     | PRETA S.A.S.                             | Apologies              |
| EU               | Thaer Sabri                      | EMA                                      | Yes                    |
| FI               | <i>*Awaiting new appointment</i> | Finance Finland                          |                        |
| FR               | Fanny Rodriguez                  | Fintecture (nominated by Bankin')        | Apologies              |
| FR               | Gildas Le Louarn                 | Linxo                                    |                        |
| FR               | Géraldine Debost                 | Crédit Agricole S.A.                     | Yes                    |
| FR               | Hervé Robache                    | STET                                     | Yes                    |
| IE               | Jack Wilson                      | TrueLayer                                | Yes                    |
| IT               | Alessio Castelli                 | CBI S.c.p.a.                             | Apologies              |

<sup>2</sup> Proxy to K. Korus

<sup>3</sup> Alternate of Gijs Boudewijn



|    |                             |                       |                        |
|----|-----------------------------|-----------------------|------------------------|
| IT | Marco Altamura <sup>4</sup> | Intesa Sanpaolo       | Yes                    |
| NL | Daniel Morgan               | Plaid                 | Yes                    |
| NL | Rob van Bergen              | ING                   | Yes                    |
| PT | João Sarilho                | SIBS                  | Yes                    |
| SE | Oscar Berglund              | Trustly               | Apologies <sup>5</sup> |
|    | <b>Observers</b>            |                       |                        |
| EU | Julia Weits                 | European Commission   |                        |
| EU | Kerstin Junius              | European Central Bank | Yes                    |
| EU | Iddo de Jong                | European Central Bank |                        |
|    | <b>EPC Secretariat</b>      |                       |                        |
|    | Christophe Godefroi         |                       | Yes                    |
|    | Etienne Goosse              |                       | Yes                    |
|    | Jenny Huang                 |                       | Yes                    |

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<sup>4</sup> Alternate of Andrea Cogerino

<sup>5</sup> Proxy to Ralf Ohlhausen



## Annex II: Action points

| Ref.  | Action  | Owner                | Status/Target   |
|-------|---|----------------------|-----------------|
| 17-01 | Cancellation of the SPAA MSG meeting tentatively scheduled on 3 November 2022.  | SPAA MSG secretariat | 2 November 2022 |
| 17-02 | Prepare an updated version of the rulebook, including input from today's meeting, the outcome from the 4 November 2022 meeting of the LSG and further minor editorial and consistency checks (if needed). | SPAA MSG secretariat | 8 November 2022 |
| 17-03 | Submission of version 1.0 of the SPAA scheme rulebook to the Board.   | SPAA MSG secretariat | 9 November 2022 |