**Feedback questionnaire on**

**Interoperability of MSCTs based on NFC or BLE (EPC287-22v0.18)**

The multi-stakeholder group that developed this draft on the *Interoperability of MSCTs (Mobile initiated SEPA (instant) credit transfers) based on NFC or BLE*, published on the EPC website on 10 January 2023, looks forward to receiving feedback and comments from the various communities and stakeholders through this feedback questionnaire by e-mail **by 21 March 2023.**

In order to help developing a successful MSCT ecosystem that provides value for all, it is very important to gather industry opinion and feedback regarding this document. The multi-stakeholder group values your opinion and welcomes any feedback or comments that you can provide regarding the document.

**Please complete this feedback form and return it by e-mail prior to 21 March 2023 to: e-mail:** **mp.consultation@epc-cep.eu**.

Thank you in advance for your kind co-operation.

Yours sincerely,

Dag-Inge Flatraaker

Pascal Spittler

*Co-Chairs multi-stakeholder group MSCTs*

**Section 1: Your Details**

|  |  |
| --- | --- |
| **Name:** |  |
| **Title/position:** |  |
| **Organisation:** |  |
| **E-mail Address:** |  |
| **Role in the ecosystem:****(highlight the appropriate role)** | PSP, AS-PSP, PISP, AISP, please specify: |
| MNO |
| Mobile wallet provider |
| TTP, please specify: |
| Other service provider - please specify: |
| Payment Scheme: |
| Industry/Standards Organisation: |
| Manufacturer: |
| Customers, Consumers, Merchants; please specify: |
| Other (please specify): |
| **Geographic coverage of your services/ organisation:****(highlight the appropriate region(s))** | Europe (and if relevant please specify region(s) in Europe):  |
| Asia |
| North America |
| South America |
| Africa |
| Australasia |
| Worldwide |

**Data Privacy/Confidentiality**

Please state if you wish your organisation to remain anonymous as part of the consultation feedback review process:

Yes ❑ or No ❑

The present feedback questionnaire is subject to the EPC Privacy Policy, available on the EPC website through the following link: <https://www.europeanpaymentscouncil.eu/privacy_policy>.

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| --- |
| **What is your overall opinion on the document, its scope and objectives?**  |
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| **Please provide below your detailed comments, if any, to each chapter separately, hereby clearly indicating to which section and paragraph (par.) they apply. Please also add new comment rows as needed under each Chapter.**  |
| **Executive summary** |
| par.: page: |  |
| **Chapter 1: Document information** |
| section: | par.: page: |  |
| section: | par.: page: |  |
| **Chapter 2: Introduction** |
| section: | par.: page: |  |
| section: | par.: page: |  |
| **Chapter 3: Interoperability of MSCTs** |
| section: | par.: page: |  |
| section: | par.: page: |  |
| **Chapter 4: MSCT use cases based on NFC** |
| section: | par.: page: |  |
| section: | par.: page: |  |
| Do you believe that mutual authentication shall be applied between the payer and the payee device when the MSCT is based on NFC?If so, should this apply for all payment contexts: P2P, C2B, …? |  |  |
| Do you believe that bi-directional (see section 6.2) NFC would be used for P2P payments? Please explain. |  |  |
| Do you believe that bi-directional NFC would be adopted by the market for MSCTs? Please explain. |  |  |
| Do you have any suggestions towards the description of the MSCT use cases?  |  |  |
| **Chapter 5: MSCT use cases based on BLE** |
| section: | par.: page: |  |
| section: | par.: page: |  |
| Do you think that the usage of BLE in combination with a QR-code would be adopted by the market for MSCTs? Please explain. |  |  |
| Do you have any suggestions towards the description of the MSCT use cases? |  |  |
| **Chapter 6: Proximity technologies** |
| section: | par.: page: |  |
| section: | par.: page: |  |
| Do you believe that these proximity technologies will be adopted by the market for MSCTs in the near future? Please explain (why, what are blocking factors, etc…)  |  |  |
| **Chapter 7: Minimum data sets for data exchanged between payer and payee based on NFC** |
| section: | par.: page: |  |
| section: | par.: page: |  |
| **Chapter 8: Security aspects of data exchanged using NFC or BLE** |
| section: | par.: page: |  |
| **Chapter 9: Towards standardisation of MSCTs based on NFC** |
| section: | par.: page: |  |
| section: | par.: page: |  |
| Do you identify any other topics to be addressed? |  |  |

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| **Chapter 10: Conclusions** |
| section: | par.: page: |  |
| section: | par.: page: |  |
| **Annex 1: Introduction to eIDAS2.0** |
| section: | par.: page: |  |

**Thank you for completing this feedback questionnaire**