

Minutes MSG MSCT Plenary meeting

MSG MSCT 081-22

Version 1.0

3 November 2022

Public

Approved

Minutes 34th MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary

Meeting Date: 6 October 2022

1. Welcome and opening of the meeting

The Co-Chairs, D.I. Flatraaker and P. Spittler, opened the meeting at 9h00 and welcomed the participants to the 35th 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 Anna Martin in replacement of J. Allix on behalf of BEUC to the group. R. Ohlhausen confirmed that Richard Boutet from Bridge was nominated as replacement of F. Rodriguez on behalf of the ETPPA. The Secretariat would include him in the MSG MSCT Plenary list.

2. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 080-22v0.1) was presented on screen and subsequently approved.

3. Approval minutes 34th meeting

The draft minutes of the last meeting (MSG MSCT 071-22v0.1) held on 23 August 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 Q4 2022

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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/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	Postponed to November/December 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/Obsolete
34.1	To distribute the final document on QR-codes for (instant) credit transfers	M. De Soete	By 2 September 2022/Closed
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/Closed
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/Closed
34.4	To update the MSG MSCT meeting calendar and send Outlook invitations	M. De Soete	see Annex/Closed

Regarding AP31.4, K. Kobylinska informed that the EBA Q&A 2021_6298 is being treated by the EBA who is in the process of drafting the answer.

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

The Secretariat informed about the further processing of the document Standardisation of QR-codes for (instant) credit transfers in ISO format (EPC 193-22), subsequent to the last Plenary meeting. The document, including the agreement made by the Plenary concerning the issuance of the MCT service provider IDs (see MSG MSCT 074-22), was approved by the EPC Board during their meeting on 29 September 2022 for publication on the EPC website and submission to ISO for a fast track procedure. The document was subsequently published the same day on the EPC website and submitted to ISO.

Subsequent to the submission to ISO, the TC 68 SC 9 Secretariat suggested a title change in the document - namely to replace the word "Standardisation" in the title of EPC 193-22 to "Specification". This change was accepted by the EPC and the document on the website was updated accordingly.

The WS was further informed that ISO TC 68 SC 9 launched a 4-week National Body letter ballot on the acceptance of EPC193-22 for fast track procedure, closing on 1 November 2022. The aim

is to have the results of this ballot available at the upcoming ISO TC 68 SC 9 meeting on 9 November 2022. Subsequently ISO is to launch a DIS ballot on the document. Currently the publication as an International Standard is planned for end May 2023.

AP35.1	To distribute the document EPC193-22 with the new title and the ISO Form04 to the members	M. De Soete	ASAP
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Finally, the Plenary was informed that a short meeting of the dedicated WS was set up on 7 October 2022 to provide the members a status on the document EPC193-22.

5. Interoperability of MSCTs based on NFC or BLE

The agendas and reports of the recent dedicated WS meetings held on 1 September (MSG MSCT 072-22, 07-22), 22 September (MSG MSCT 076-22, 077-22) and the agenda of the meeting on 6 October (MSG MSCT 082-22) were shared with the Plenary prior to the meeting. Since no specific question related to these document was raised, the Secretariat suggested to provide a status on the development of the new document on Interoperability of MSCTs based on NFC or BLE (MSG MSCT 035-22).

As discussed during the last Plenary meeting, the WS had now made a split between the MSCT use cases based on NFC and those based on BLE into separate chapters and the priority for the WS will now be to address the NFC-related topics.

The Secretariat provided an overview on the planned contents of the document. She informed that the Chapter 5 on MSCT use cases based on NFC has been finalised after the review by the WS during their meeting on 6 October 2022. The WS also started already the discussions on Chapter 7 analysing the usage of NFC and BLE as proximity technologies for MSCTs, but further work on completing this chapter would be needed over the coming months. Also the minimum data elements to be exchanged for bi-directional NFC still need to be defined.

The current plan is to have a final draft document available by the end of 2022 for an 8-week public consultation.

The EC representative was requested if more information on the Digital Market Act is available as this act will have an impact on the document under development. She informed that the publication is expected in October 2022 and one of the main challenges would be to identify the gatekeepers

AP35.2	To put an item on the Digital Market Act on the agenda of the next Plenary meeting	M. De Soete	In due time
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AP35.3	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
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It was further discussed that it might be worthwhile to make an evaluation between the different technologies for MSCTs and list the pro's and con's in an overview table. It was agreed that this could be addressed in the next release of the MSCT IG.

6. Analysis of EBA answers to Q&A 2020_5247 and 2020_5367

The Plenary was informed that the document MSG MSCT 075-22 on the analysis of the EBA answers received on EBA Q&A 2020_5247 and 2020_5367, and approved by the Plenary via e-mail, has provided in the meanwhile to the European Commission DG FISMA.

The EC representative was requested to provide feedback on the document during the next Plenary meeting.

AP35.4	To provide feedback on MSG MSCT 075-22	K. Kobylinska	At next Plenary meeting
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7. Liaison and monitoring ECSG

P. Hertzog informed that the ECSG Board approved the establishment of a Transition TF. After the final approval by the General Assembly on 1 December, this TF is aimed to start their activities at the beginning of 2023. They will be mandated to identify throughout the year 2023 the impact of the expanded scope (to include non-card payments, starting with instant payments) on the ECSG Volume and other possible deliverables. They should also look into the liaison with the MSG MSCT, how to align and split the work between the two groups.

The Strategy TF of the ECSG is in the process of updating the bylaws in view of the scope extension. The updated bylaws should be approved by the next ECSG Bard meeting and finally by the General Assembly meeting on 1 December 2022.

EMPSA

No update was available.

EPI

No update was available.

Nexo

P. Hertzog informed that nexo received a lot of feedback from members on the roadmap and still need to go through the approval process of the roadmap.

H. Monteiro da Silva informed that they are already developing a document in a dedicated technical group on mobile acceptance, including instant payments. As suggested by the Secretariat, the Plenary agreed that the MSG MSCT should try to get early access to the draft document in view of the existing liaison between the MSG MSCT and Nexo.

The following AP was tabled.

AP35.5	To formally request nexo (N. Provost) early access to the draft document developed by the Mobile Acceptance Technical Group (MATG) integrating the MSCT on Mobile acceptance	M. De Soete	ASAP
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The Plenary was further informed about the upcoming Annual Conference held by nexo in Madrid. Further information would be made available for distribution to the Plenary members.

8. A.O.B.

The group re-confirmed their meeting on 3 November 2022 and scheduled a further meeting in December 2022 (see Annex 3).

AP35.6	To update the MSG MSCT meeting calendar and send Outlook invitations	M. De Soete	see Annex
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9. Closure of the meeting

The Co-Chairs, D.-I. Flatraaker and P. Spittler, closed the meeting and thanked all attendees for their participation.

Annex 1: Participants list

Name	Affiliation	Attendance
Co-Chairs		
Dag-Inge Flatraaker	EPC (DNB Bank)	Yes
Pascal Spittler	EuroCommerce (Ikea)	Yes
<i>alternate:</i> Axel Schaefer		Apologies
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	Apologies
Andrea Cogerino	ABI (Intesa)	Yes
Vendors		
Guido Hogen	Smart Payment Association (Thales)	Apologies
<i>alternate</i> Alain Martin		Apologies
Lorenzo Gaston		Yes
Andrew Pankratov	OpenWay	Yes
<i>alternate:</i> Dmitry Yatskaer		
Service Providers		
Ivo Broeren	Payconiq	
Marco Polissi	SIA S.p.A.	
<i>alternate:</i> Jean Philippe Joliveau		
Dan Axelsson	Getswish	Apologies
<i>alternate:</i> Anders Edlund		
Gianpiero Caretti	TAS Group	
<i>alternate:</i> Paolo Martino		
Grzegorz Leńkowski	National Clearing House KIR	Apologies
Ralf Ohlhausen	ETPPA (PPRO and Tink)	Yes
Christian Pickner	EMPSA (Bluecode)	
<i>alternate</i> Peter Neubauer		
Esteban Martin	Mastercard	Apologies
Andy Fulton		Apologies

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<i>alternate:</i> Agnes Revel	Visa	
Alex Saiz Verdaguer <i>alternate:</i> David Molina	Monei	
Andrew Foulds <i>alternate:</i> David Chance	Fiserv	
Lauren Jones	Huawei	Yes
EUROPEAN COMMISSION		
Michel van Mello	EuroCommerce (Colruyt)	Yes
Alexandre Lenhardt <i>alternate:</i> Alexandre Leclerc	Carrefour	Apologies
Ghla Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	
EACT		
Massimo Battistella	EACT	Yes
EUROPEAN PARLIAMENT		
Anna Martin Jean Allix	BEUC	Yes Apologies
EUROPEAN CENTRAL BANK		
Ian Jacobs*	W3C	
Pierre-Yves Marche*	GSMA	
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	Yes
EPC Secretariat		
Marijke De Soete	EPC	Yes

*corresponding member only

Annex 2: Action points

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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 Q4 2022
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/December meeting
35.1	To distribute the document EPC193-22 with the new title and the ISO Form04 to the members	M. De Soete	ASAP
35.2	To put an item on the Digital market Act on the agenda of the next Plenary meeting	M. De Soete	In due time
35.3	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
35.4	To provide feedback on MSG MSCT 075-22	K. Kobylinska	At next Plenary meeting
35.5	To formally request nexo (N. Provost) early access to the draft document developed by the Mobile Acceptance Technical Group (MATG) integrating the MSCT on Mobile acceptance	M. De Soete	ASAP
35.6	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
22 September 2022: 9h00-11h30
6 October 2022: 13h00-16h00
28 October 2022: 9h00-12h00
14 November 2022: 9h00-12h00