

# Minutes MSG MSCT Plenary meeting

MSG MSCT 091-22

Version 1.0

6 December 2022

Public

Approved

## Minutes 36<sup>th</sup> MSG MSCT Plenary meeting

**Distribution:** MSG MSCT Plenary

**Meeting Date:** 3 November 2022

### 1. Welcome and opening of the meeting

The Co-Chairs, D.I. Flatraaker and P. Spittler, opened the meeting at 13h00 and welcomed the participants to the 36<sup>th</sup> 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.

### 2. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 090-22v0.1) was presented on screen and subsequently approved.

### 3. Approval minutes 35<sup>th</sup> meeting

The draft minutes of the last meeting (MSG MSCT 081-22v0.1) held on 6 October 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
32.7	To request Nexo to provide a presentation on their revised scope and updated roadmap to cover (instant) credit transfers	M. De Soete	Planned for 6 December 2022

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35.1	To distribute the document EPC193-22 with the new title and the ISO Form04 to the members	M. De Soete	ASAP/Closed
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/Closed, presentation by EC postponed to 6 December 2022
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/Closed
35.4	To provide feedback on MSG MSCT 075-22	K. Kobylinska	At next Plenary meeting /Open
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/Closed
35.6	To update the MSG MSCT meeting calendar and send Outlook invitations	M. De Soete	see Annex 3/Closed

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

The Secretariat informed about the recent EBA answer received on the EBA Q&A 2021\_ 6298: *Clarification on the protection requirements of a CustomerID when included in a payer-presented QR-code for the initiation of (instant) credit transfers at the Point of Interaction (POI)*, impacting the document on the *Standardisation of QR-codes for MSCTs* (EPC024-22) which was published on 29 September 2022. The EBA answer was reviewed on screen and the members supported the view that as a consequence, the two further options which involved the inclusion of the CustomerID in clear text in the payer-presented QR-code described in Annex 2 in EPC024-22 shall be deleted with one dissenting opinion from ETPPA (see below).

The necessary updates to document EPC024-22 were already prepared by the Secretariat, involving a review by the dedicated WS on QR-codes. During the Plenary meeting they were reviewed on screen. The dissenting opinion from ETPPA is included in a footnote on page 21.

The Secretariat further informed about the submission of the derived document EPC193-22 on the *Specification of QR-codes for MCTs* for a fast track procedure to ISO TC 68 SC 9 on 29 September 2022. ISO TC 68 SC 9 organised an informal ballot regarding the fast track procedure for which the results would be discussed during the upcoming ISO TC 68 SC 9 meeting on 9 November 2022. M. Cappuccio questioned about the next step after this informal ballot and how votes would be counted. The Secretariat informed that she contacted the ISO TC 68 SC 9 Secretariat for this purpose but that a consultation with the ISO TC 68 SC 9 Chair, P. Hertzog

would be needed concerning the next step. In the absence of P. Herzog at the Plenary meeting, no further information on this could be shared.

The MSG MSCT Plenary agreed that further updates could be made in view of the comments received through the submission of the document EPC193-22 for fast track procedure to ISO TC 68 SC 9. The Plenary agreed that further updates could be made to both documents EPC193-22 and EPC024-22 and this could be dealt with via e-mail by the WS as needed.

AP36.1	To apply the necessary updates to EPC024-22 and EPC193-22 after the ISO comments received and request review by WS via e-mail	M. De Soete	In due time
AP36.2	To put the updated documents EPC024-22 and EPC193-22 for approval on the agenda of the next Plenary meeting	M. De Soete	In due time
AP36.3	To inform the Plenary about the next steps on EPC193-22 within ISO TC 68 SC 9	M. De Soete	In due time

*Note in editing:* Subsequent to the ISO TC 68 SC 9 meeting, the security related comment received from Switzerland was reviewed by the WS Risk and security during their meeting on 8 November 2022 and resulted in the deletion of the 2<sup>nd</sup> paragraph in clause 6.4.3 of EPC193-22. The document EPC024-22 will be updated accordingly. The updated versions of both documents will subsequently be presented for approval to the MSG MSCT Plenary.

### 5. Digital Market Act

The Plenary was informed about the recent publication of the Digital Market Act (DMA) in the Official Journal of the European Commission on 12 October 2022. The European Commission was unable to attend the present Plenary meeting but the Secretariat informed that they promised to provide a presentation on the main topics of the DMA impacting the work on the interoperability of MSCTs during the next MSG MSCT Plenary meeting.

### 6. Interoperability of MSCTs based on NFC or BLE

The agendas and reports of the recent dedicated WS meetings held on 6 October (MSG MSCT 082-22, 083-22) and 28 October (MSG MSCT 086-22, 087-22) were shared with the Plenary prior to the meeting. Since no specific question related to these documents were 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).

The document, that was distributed prior to the meeting, was shown on screen and the updated structure of the document was presented. As agreed with the MSG MSCT Plenary, 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 is now to address the NFC-related topics. After the finalisation of Chapter 5 on MSCT use cases based on NFC, the WS started 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 (Chapter 7). The Chapter 6 on MSCT use cases based on BLE (most of them based on eIDAS 2.0) and the Chapter 8 on the security of the data exchanged between the payer and the payee using one NFC or BLE would first be reviewed by the WS Risk & security during a meeting on 8 November 2022 before being reviewed by the dedicated WS.

AP36.4	To distribute the updated document on interoperability of MSCTs based on NFC or BLE after the next WS meetings	M. De Soete	By 2 December 2022
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### 7. Analysis of EBA answers to Q&A 2020\_5247 and 2020\_5367

In the absence of the EC representative, no feedback on the document MSG MSCT 075-22 was available.

### 8. Liaison and monitoring

#### ECSG

The Strategy TF of the ECSG has finalised the updates to the bylaws in view of the scope extension and requested the ECSG Board to agree in their meeting of 3 November 2022 on the submission to the General Assembly for approval in their meeting on 1 December 2022.

The ECSG Board approved in their September meeting the establishment of a new Transition Task Force to define the future work and deliverables of the ECSG in view of the scope extension and the liaison with relevant bodies such as the MSG MSCT.

#### EMPSA

No update was available.

#### EPI

No update was available.

#### Nexo

The MSG MSCT Plenary was informed that the nexo representative, N. Provost, agreed to provide a presentation during the MSG MSCT Plenary meeting on 6 December 2022.

### 9. A.O.B.

The group re-confirmed their next meeting on 6 December 2022 but the meeting was extended till 12h00.

### 10. 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
<b>Co-Chairs</b>		
Dag-Inge Flatraaker	EPC (DNB Bank)	Yes
Pascal Spittler <i>alternate:</i> Axel Schaefer	EuroCommerce (Ikea)	Yes
<b>EPC</b>		
Patrice Hertzog	Crédit Mutuel	
Harris Monteiro da Silva	Crédit Agricole	Yes
Richard Walsh	BPFI	
Meelis Nurk	Estonian Banking Association	Yes (partly)
José Vicente	Millennium bcp	Yes (partly)
Philippe Evenot	La Banque Postale	
Andrea Cogerino	ABI (Intesa)	Apologies
<b>Vendors</b>		
Guido Hogen <i>alternate</i> Alain Martin	Smart Payment Association (Thales)	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	
<b>Service Providers</b>		
Ivo Broeren	Payconiq	
Marco Polissi <i>alternate:</i> Jean Philippe Joliveau	SIA S.p.A.	
Dan Axelsson <i>alternate:</i> Anders Edlund	Getswish	Apologies
Gianpiero Caretti <i>alternate:</i> Paolo Martino	TAS Group	
Grzegorz Leńkowski	National Clearing House KIR	
Ralf Ohlhausen	ETPPA (PPRO and Tink)	Apologies
Richard Boutet	ETPPA (Bridge)	Yes
Christian Pickner <i>alternate</i> Peter Neubauer	EMPSA (Bluecode)	
Esteban Martin	Mastercard	Apologies

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Andy Fulton <i>alternate:</i> Agnes Revel	Visa	Yes
Alex Saiz Verdaguer <i>alternate:</i> David Molina	Monei	Apologies
Andrew Foulds <i>alternate:</i> David Chance	Fiserv	
Lauren Jones	Huawei	
<b>Dark blue header bar</b>		
Michel van Mello	EuroCommerce (Colruyt)	Yes (partly)
Alexandre Lenhardt <i>alternate:</i> Alexandre Leclerc	Carrefour	Yes
Ghlas Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	
<b>EACT</b>		
Massimo Battistella	EACT	Yes
<b>Dark blue header bar</b>		
Anna Martin	BEUC	Yes
<b>Dark blue header bar</b>		
Ian Jacobs*	W3C	
Pierre-Yves Marche*	GSMA	
Normand Provost	nexo	Yes
<b>Observers</b>		
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
<b>EPC Secretariat</b>		
Marijke De Soete	EPC	Yes

\*corresponding member only

## Annex 2: Action points

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36.4	To distribute the updated document on interoperability of MSCTs based on NFC or BLE after the next WS meetings	M. De Soete	By 2 December 2022

**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 6 October 2022 9h00-11h00
			Virtual meeting 3 November 2022 13h00-15h00



		Virtual meeting 8 November 2022 9h00-12h00	
		Virtual meeting 15 November 2022 13h30-16h30	
			Virtual meeting 6 December 2022 9h00-12h00

### 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  
1 December 2022: 13h00-15h30