

# Minutes MSG MSCT Plenary meeting

MSG MSCT 101-22

Version 1.0

30 January 2023

Public

Approved

## Minutes 37<sup>th</sup> MSG MSCT Plenary meeting

**Distribution:** MSG MSCT Plenary

**Meeting Date:** 6 December 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 37<sup>th</sup> Plenary meeting which was held as a Teams meeting.

### 2. Roll call of delegates

A roll call of participants was held and the list of participants and apologies may be found in Annex 1.

### 3. Tribute to Patrice Hertzog

A minute of silence was observed by the Plenary in memory of Patrice Hertzog.

### 4. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 100-22v0.2) was presented on screen and subsequently approved.

### 5. Approval minutes 36<sup>th</sup> meeting

The draft minutes of the last meeting (MSG MSCT 091-22v0.1) held on 3 November 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/Closed
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 Q1 2023

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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/Closed
35.4	To provide feedback on MSG MSCT 075-22	K. Kobylinska	At next Plenary meeting /Open
36.1	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/Closed
36.2	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/Closed
36.3	To inform the Plenary about the next steps on EPC193-22 within ISO TC 68 SC 9	M. De Soete	In due time/Closed
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/Closed

The Plenary was informed that the EPC Board approved the launch by the EPC of a one-leg-out (OLO) instant credit transfer scheme. This Scheme will be optional.

AP37.1	To inform about the publication of the OLO rulebook with a link for download	M. De Soete	In due time
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### 6. Specification of QR-codes for mobile (instant) credit transfers (EPC193-22)

The Secretariat provided a status on the submission of the document EPC193-22 to ISO TC 68 SC 9 for fast track procedure on 29 September 2022. An informal ballot was held within the ISO committee concerning a potential fast track procedure of the document which closed on 1 November 2022. The results of this ballot were discussed during the meeting of ISO TC 68 SC 9 meeting on 9 November 2022 to which the MPWG Chair and Secretariat participated. Part of the concerns raised related to the fast track process but there was also a specific Swiss comment that flagged a security related statement in clause 6.4.3 in contradiction with clause 7.1.3 in the document. This issue was subsequently discussed in the Work-stream Risk & security. They agreed to remove the text in clause 6.4.3 and apply a similar approach in the document EPC024-22 (see item 7). The document was subsequently circulated for final review to the WS on QR-codes.

The Plenary approved the updated document (version 1.2) for re-submission to ISO and publication on the EPC website. The document would be submitted now to the EPC Board for approval through e-mail ballot for publication on the EPC website.

The Secretariat further informed that an additional paper regarding the fast track procedure was developed including some background information and justifications for following this procedure (EPC249-22), for submission to ISO TC 68 SC 9. This document was shared with the MSG MSCT Plenary prior to the meeting.

The Plenary was further informed that a dedicated meeting with the ISO TC 68 SC 9 Secretariat and the ISO Central Secretariat was held on 28 November 2022 to discuss the next steps and distribution of the documents submitted. It was agreed to launch again an informal ISO TC 68 SC 9 ballot about a potential fast track procedure on the document EPC193-22v1.2 with as deadline 13 January 2023.

AP37.2	To inform about the outcome of the new ISO TC 68 SC 9 informal ballot on a possible fast track on EPC193-22	M. De Soete	Mid-January 2023
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### 7. Standardisation of QR-codes for mobile initiated SEPA (instant) credit transfers

The Secretariat presented the final version of the updated document on *Standardisation of QR-codes for MSCTs* (EPC024-22v2.0), whereby subsequent to the last Plenary meeting, further updates were done in some sections in view the Swiss comment received through the ISO TC 68 SC 9 submission for fast track procedure of document EPC193-22 (see item 6). The document was subsequently circulated for final review to the dedicated Work-stream on QR-codes. She highlighted the changes made and the document was afterwards approved for publication by the Plenary. The updated document will be submitted to the EPC Board for approval via e-mail in December 2022 for publication on the EPC website.

AP37.3	To inform about the publication of the updated documents EPC024-22 and EPC193-22 on the EPC website	M. De Soete	In due time
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### 8. Digital Market Act

The Plenary was informed that K. Kobylinska sent apologies for the meeting and was as such unable to provide a presentation on the DMA as requested. She however shared the following information in writing concerning the next steps with respect to this Act:

1. The DMA entered into force on 1 November 2022;
2. The Act will start to be applicable as from 2 May 2023;
3. Undertakings providing core platform services meeting the thresholds in Article 3(2) (criteria of being a gatekeeper) will have to notify the European Commission by 3 July 2023 at the latest;
4. In principle (e.g. if no rebuttal), the European Commission shall designate gatekeepers by 6 September 2023 at the latest;
5. Obligations, such as Article 6(7) regarding NFC access, would have to be complied with by 6 March 2024.

The members requested to add the topic again on the agenda of the next Plenary meeting.

AP37.4	To put an item on the DMA on the agenda of the next Plenary meeting	M. De Soete	M. De Soete
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### 9. Interoperability of MSCTs based on NFC or BLE

The agendas and reports of the recent meetings of the WS on NFC/ BLE held on 28 October (MSG MSCT 086-22, 088-22), 14 November (MSG MSCT094-22, 095-22) and 1 December (MSG MSCT 098-22, 099-22) and of the WS on Risk & security on 8 November (MSG MSCT 092-22, 093-22) and 15 November (MSG MSCT 096-22, 097-22) were shared with the Plenary prior to the meeting. Since no specific questions related to these documents were raised, the Secretariat suggested to immediately review the updated document on Interoperability of MSCTs based on NFC or BLE (MSG MSCT 035-22).

The Secretariat provided an update on the further development of the document on Interoperability of MSCTs based on NFC or BLE (MSG MSCT 035-22). The agendas and reports of the various meetings of the dedicated WS held since the last Plenary meeting were shared with the Plenary prior to the meeting.

The current version 0.17.2 of the document that was distributed prior to the meeting, was shown on screen and the Secretariat provided an update on the further development of the document over the past weeks. She highlighted the main changes that were applied. Next the Plenary members were invited to review in detail the chapters 9 “Towards standardisation of MSCTs based on NFC” and chapter 10 “Conclusions”. It was decided to add a paragraph on the challenge posed by the co-existence of NFC-based MSCTs next to contactless card-based payments at the POI. The Plenary was of the opinion that this issue should be covered by the European Cards Stakeholders Group (ECSG) in view of their scope extension. Some further minor edits were applied directly into the document, before it was approved for further processing.

The final draft document would now be submitted for approval to the EPC Board via e-mail in December 2022. The Plenary followed the suggestion made by the dedicated WS on NFC/BLE, to launch a 10-week public consultation on the document to allow the market sufficient review time. The aim would be to launch the public consultation on the EPC website on 10 January 2023 and close it on 27 March 2023.

Next, the members reviewed on screen the draft questionnaire (MSG MSCT 102-22) for the public consultation.

The following action points were tabled:

AP37.5	To prepare the final draft of the document MSG MSCT 035-22	M. De Soete	By 14 December 2022
AP37.6	To finalise the questionnaire for the public consultation on MSG MSCT 035-22	M. De Soete	By 14 December 2022

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AP37.7	To inform about the launch of the public consultation on MSG MSCT 035-22	M. De Soete	In due time
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### 10. 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 and the following action point was agreed.

AP37.8	To add an item on potential feedback on MSG MSCT 075-22 to the agenda of the next Plenary meeting	M. De Soete	In due time
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### 11. Draft regulation on IPs

The Plenary was informed about the publication by the European Commission of the draft Regulation on Instant Payments on 26 October 2022. It includes proposals for the timeframes for receiving and supplying IPs, for pricing, for sanctions screening and for verification of payee IBAN and name to mitigate fraud.

AP37.9	To add an item on the agenda on the next Plenary meeting on the draft regulation on IPs	M. De Soete	In due time
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### 12. Liaison and monitoring

#### Nexo

A presentation on nexo was provided by J.-P. Joliveau. He provided an insight into the scope and membership of the organisation. Next focus was given to the work of the Mobile Acceptance WG. The aim is to develop specifications and guidelines used to capture the consumer identification and to exchange data in payments involving a mobile device. After defining the use cases, the interfaces will be addressed at the POI (code-scanning) and the back-end APIs, followed by the definition of messages and a data dictionary, with a potential contribution to the ISO 20222 repository.

Some comments were made that maybe a distinction should be made in the slides between payer or payee-presented QR-codes. It was suggested that a dedicated Teams meeting would be set up with the Secretariat to explain the work on MSCTs that was already undertaken by the MSG MSCT and identify the publicly available deliverables which could be leveraged by the nexo WG. The following action point was agreed:

AP37.10	To set-up a Teams meeting with Co-Chairs of nexo Mobile Acceptance WG to inform about the MSG MSCT work	M. De Soete	In due time
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Since only a few resources are available within the Mobile Acceptance WG, J.P. Joliveau suggested that it might be worthwhile to have an MSG MSCT review of the draft document they produce before a public consultation on this document would be launched by nexo.

### ECSG

The Plenary was informed that the scope extension and updated by-laws of the ECSG were approved during the ECSG General Assembly meeting on 1 December 2022. There was also an agreement to change the name of the organisation to European Payments Stakeholders Group (EPSG), subject to the appropriate registration. Also a new logo would be developed. In 2023, the scope extension will mainly be addressed by the dedicated Transition TF that was established. They should define the new deliverables, their time frames and also the liaison to the MSG MSCT.

### EMPSA

No update was available.

### EPI

No update was available.

### 13. A.O.B.

The group agreed that a draft MSG MSCT workplan for 2023 would be developed by the Secretariat, based on the approved MSG MSCT mandate extension MSG MSCT 128-21, for review and discussion during the next MSG MSCT Plenary meeting.

AP37.11	To prepare a MSG MSCT 2023 work-plan based on MSG MSCT 128-21	M. De Soete & Co-Chairs	By 23 January 2023
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The next MSG MSCT Plenary meeting has been scheduled as a Teams meeting on 30 January 2023, 9h00-11h30. The further 2023 meeting calendar will be agreed during the next Plenary meeting.

AP37.12	To prepare a draft meeting schedule for H1 2023	M. De Soete & Co-Chairs	By 23 January 2023
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### 14. 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

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Pascal Spittler <i>alternate:</i> Axel Schaefer	EuroCommerce (Ikea)	Yes Yes
<b>EPC</b>		
TBD		
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
<b>Vendors</b>		
Guido Hogen <i>alternate</i> Alain Martin	Smart Payment Association (Thales)	Yes
Andrew Pankratov <i>alternate:</i> Dmitry Yatskaer	OpenWay	Yes
<b>Service Providers</b>		
Ivo Broeren	Payconiq	
Jean-Philippe Joliveau <i>alternate:</i> Marco Polissi	Nexi payments	Yes (partly)
Dan Axelsson <i>alternate:</i> Anders Edlund	Getswish	Apologies
Gianpiero Caretti <i>alternate:</i> Paolo Martino	TAS Group	
Grzegorz Leńkowski	National Clearing House KIR	Apologies
Ralf Ohlhausen	ETPPA (PPRO and Tink)	Yes (partly)
Richard Boutet	ETPPA (Bridge)	Yes
Christian Pickner <i>alternate</i> Peter Neubauer	EMPSA (Bluecode)	
Esteban Martin	Mastercard	Yes
Andy Fulton <i>alternate:</i> Agnes Revel	Visa	Yes
Alex Saiz Verdaguer <i>alternate:</i> David Molina	Monei	
Andrew Foulds	Fiserv	

Michel van Mello	EuroCommerce (Colruyt)	Yes
Alexandre Lenhardt <i>alternate:</i> Alexandre Leclerc	Carrefour	Apologies
Ghlas Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	
<b>EACT</b>		
Massimo Battistella	EACT	Apologies
<b>BEUC</b>		
Anna Martin	BEUC	Apologies
<b>W3C</b>		
Ian Jacobs*	W3C	
<b>GSMA</b>		
Pierre-Yves Marche*	GSMA	
<b>nexo</b>		
Normand Provost	nexo	Yes
<b>Observers</b>		
Massimo Cappuccio <i>alternate:</i> Alexander Mayrhofer	ECB OENB	Apologies
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

Ref.	Action	Owner	Status/Due date
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 Q1 2023
35.4	To provide feedback on MSG MSCT 075-22	K. Kobylinska	At next Plenary meeting /Open
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37.6	To finalise the questionnaire for the public consultation on MSG MSCT 035-22	M. De Soete	By 14 December 2022
37.7	To inform about the launch of the public consultation on MSG MSCT 035-22	M. De Soete	In due time
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37.9	To add an item on the agenda on the next Plenary meeting on the draft regulation on IPs	M. De Soete	In due time
37.10	To set-up a Teams meeting with Co-Chairs of nexo Mobile Acceptance WG to inform about the MSG MSCT work	M. De Soete	In due time
37.11	To prepare a MSG MSCT 2023 work-plan based on MSG MSCT 128-21	M. De Soete & Co-Chairs	By 23 January 2023
37.12	To prepare a draft meeting schedule for H1 2023	M. De Soete & Co-Chairs	By 23 January 2023

### **Annex 3: 2023 Meeting schedule**

#### **MSG MSCT Plenary**

- Teams meeting – 30 January 2023: 9h00-11h30

#### **WS technical interoperability MSCTs based on NFC/BLE**

- Teams meeting – 17 April 2023: 13h00-16h00