

Minutes MSG MSCT Plenary meeting

MSG MSCT 013-23

Version 1.0

18 April 2023

Public

Approved

Minutes 39th MSG MSCT Plenary meeting

Distribution: MSG MSCT Plenary

Meeting Date: 9 March 2023

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 39th 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. A new observer, on behalf of Eurosystem, Li-Chun Yuan of the Banque Centrale du Luxembourg was welcomed in replacement of A. Madeline.

3. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 009-23v0.2) was presented on screen and subsequently approved.

4. Approval minutes 38th meeting

The draft minutes (MSG MSCT 006-23v0.2) of the last Plenary meeting held on 30 January 2023 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
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
38.1	To prepare a slide to provide insight into the potential DIS ballot on EPC193-22v1.0 through the ISO TC 68 SC 9 fast track	M. De Soete	ASAP/Closed

	procedure (countries involved, voting rules, etc.)		
38.2	To circulate the approved work-plan MSG MSCT 004-23 to the Plenary and the new WS on 3 rd edition MSCT IG	M. De Soete	ASAP/Closed
38.3	To inform about the new WS on 3 rd edition of the MSCT IG and invite for a first meeting on 6 February 2023, based on MSG MSCT 003-23	M. De Soete	By 31 January 2023/Closed
38.4	To check on the potential publication by the EC of the registered gatekeepers related to the DMA	K. Kobylińska	In due time/Closed
38.5	To put an item on the follow-up on the EC Draft Regulation on IPs to the agenda of a Plenary meeting in Q2 2023	M. De Soete	In due time/Closed
38.6	To inform nexo concerning the potential DIS ballot on EPC193-22v1.0 through the ISO TC 68 SC 9 in view of a support letter	M. De Soete	In due time
38.7	To add the topics of eIDAS and Digital Euro under the agenda item Liaison and monitoring for future Plenary meetings	M. De Soete	In due time/Closed
38.8	To circulate the MSG MSCT meeting calendar and distribute Outlook invitations for all meetings	M. De Soete	ASAP/Closed

5. Status on submission of EPC 193-22 to ISO TC 68 SC 9

The Secretariat presented some slides (MSG MSCT 014-23) on the status of the submission of the document *Specification of QR-codes for MCTs in ISO format* (EPC193-22v1.2) by the EPC to ISO TC 68 SC 9 for fast track procedure. She explained that subsequent to the 2nd informal ballot held within the committee, the EPC has contacted representatives of the European countries who abstained from voting during this informal ballot. Since feedback was received that most of them already decided to cast a positive vote during the DIS (Draft International Standard) ballot on the document, the EPC decided to proceed with the ISO fast track procedure. The Plenary further received an insight into the voting rules for such DIS ballot and the ISO TC 68 SC 9 P-members having voting rights.

Nexo offered to send a letter to ISO TC 68 SC 9 expressing their support for the publication of the document as an International Standard, once the DIS ballot would be launched. The Co-Chairs expressed their appreciation for this support.

6. Preparation 3rd release MSCT IG

As agreed during the last Plenary meeting, a dedicated work-stream (WS) was established to start the preparation of the 3rd release of the document on Mobile Initiated SEPA (Instant) Credit Transfer Payments and Interoperability Guidance (MSCT IG – EPC269-19v2.0). The WS held meetings on 6 February and 6 March 2023 respectively for which the agenda's and reports were shared with the Plenary prior to the meeting.

Since no specific questions related to these documents were raised, the Secretariat proposed to review the proposed updates to the document as described in MSG MSCT 003-23. She further explained that already a first meeting was scheduled of the WS Risk & security on 16 March 2023 to start the review of the security related chapters.

The Plenary was further informed that the WS in the meanwhile developed a new document (MSG MSCT 011-23), regrouping all the MSCT use cases developed by the MSG MSCT, including those contained in the document on *Interoperability of MSCTs based on NFC or BLE* (EPC287-22), which is currently under public consultation on the EPC website. The new document contains also a table reflecting the main characteristics for each MSCT use case. It was explained that the WS briefly discussed a possible deletion of some MSCT use cases but finally decided to keep all of them. This decision is based on the fact that MSCTs are in an early stage of market adoption and that the further market evolution will show over time which MSCT use cases will become the most important ones.

The Secretariat further explained that some of the “earlier” MSCT use cases are still under review in the WS with respect to the potential impact of the EBA answers received on the EBA Q&A posted by the MSCT IG (see MSG MSCT 009-22). The WS also discussed and agreed on the next steps and concrete actions for the updates to the Chapters 1 to 15.

7. EBA Clarification on Application of SCA to Digital wallets under PSD2

The EBA Clarification on Application of SCA to Digital wallets under PSD2, published by the EBA on 31 January 2023, was shown on screen and briefly reviewed. The Plenary was of the opinion that, although only card payments are mentioned in this statement, the requirements and guidance would also be applicable to mobile account based payments. It was agreed to further investigate this and possibly try to receive an informal answer from the EBA. The following AP was tabled.

AP39.1	To contact the EPC legal officer concerning the applicability to account-based payments of the <i>EBA Clarification on the Application of SCA on Digital wallets under PSD2</i>	M. De Soete	Before next Plenary meeting
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Next, the Secretariat explained that the WS on the 3rd edition of the MSCT IG, has already analysed the EBA answers on the six EBA Q&A referenced in this statement. They also discussed the impact on the MSCT IG as presented in the report of the meeting held on 6 March 2023 (MSG MSCT 010-23). The six EBA answers and their impact on the MSCT IG would be further analysed during the next meeting of the WS Risk & security.

8. Liaison and monitoring

ECSG

The Plenary was informed by J.-P. Joliveau that the Belgian royal decree concerning the expansion and name change of the ECSG was recently published. The organisation would from now on be called European Payments Stakeholders Group (EPSG).

He further explained that the Transition Task force held their first meeting and agreed to review the work, amongst others, of the MSG MSCT. The Secretariat informed that she was invited to the next meeting of this TF on 13 March 2022 to provide a presentation on the work of the MSG MSCT.

EMPSA

No update was available but the following action point was agreed:

AP39.2	To invite EMPSA to provide a status update at the next MSG MSCT Plenary meeting	M. De Soete	In due time
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EPI

The Plenary was informed that the WS on the 3rd edition of the MSCT IG suggested to invite the EPI to become a member of the MSG MSCT Plenary. This proposal was adopted by the Plenary but it was agreed to await the formal announcement expected by the EPI before end March 2023, before sending them a formal invitation.

AP39.3	To invite EPI to become a participant to the MSG MSCT Plenary	M. De Soete	In due time
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Nexo

The Plenary was informed by J.P. Joliveau that nexo defined their strategy till 2027 and instant payments at the POI is one of the three main topics identified in this exercise. In view of the nexo scope extension, the Mobile Acceptance WG was revived and it was agreed that they should work on any new standard that would be needed in that respect. He further explained whereas nexo mainly focused on ISO 20022 messages, they would now also address JSON APIs.

eIDAS2.0

The Plenary was informed about the recent publication of the *European Digital Identity Architecture and Reference Framework* – version 1.0. The eIDAS expert group adopted this document on 22 February 2022 and decided to publish it for stakeholder feedback.

AP39.4	To provide a link to the recently published Architecture document for the eIDAS2.0	M. De Soete	ASAP
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Digital Euro

M. Cappuccio informed that all recent information is available from a dedicated website that is regularly updated, see https://www.ecb.europa.eu/paym/digital_euro/html/index.en.html.

9. A.O.B.

The work-plan as agreed during the previous meeting was distributed to the Plenary prior to the meeting. In view of the fact that the current mandate of the MSG MSCT expires end June 2023, the Secretariat was requested to prepare a mandate extension request for review during the next Plenary meeting. This request would subsequently be submitted for approval to the EPC Board in May 2023.

The Secretariat informed about the closing date of the public consultation on the document *Interoperability of MSCTs based on NFC or BLE* (EPC287-22) on 21 March 2023 and the next meeting of the WS on NFC/BLE that has been scheduled on 17 April 2023 to review the comments received.

AP39.5	To prepare a request for MSG MSCT mandate extension for review at the next Plenary meeting	M. De Soete	In due time
AP39.6	To prepare an overview of the comments received through the public consultation on the document EPC287-22	M. De Soete	By next Plenary meeting

The next MSG MSCT Plenary meeting has been scheduled as a Teams meeting on 18 April 2023, 9h00-11h30.

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

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Agnes Revel		
Alex Saiz Verdaguer <i>alternate:</i> David Molina	Monei	Apologies
Andrew Foulds	Fiserv	
Members		
Michel van Mello	EuroCommerce (Colruyt)	Apologies
Alexandre Lenhardt <i>alternate:</i> Alexandre Leclerc	Carrefour	Apologies
Ghlas Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	
EACT		
Massimo Battistella	EACT	Yes
Observers		
Anna Martin	BEUC	Yes
Observers		
Ian Jacobs*	W3C	
Pierre-Yves Marche*	GSMA	
Normand Provost	nexo	
Observers		
Massimo Cappuccio <i>alternate:</i> Alexander Mayrhofer	ECB OENB	Yes
Li-Chun Yuan <i>alternate:</i> Daniel Elster	Banque Centrale du Luxembourg Deutsche Bundesbank	Yes
Katarzyna Kobylinska-Hilliard <i>alternate:</i> Audrius Pranckevicius	European Commission	Apologies
EPC Secretariat		
Marijke De Soete	EPC	Yes

*corresponding member only

Annex 2: Action points

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39.1	To contact the EPC legal officer concerning the applicability to account-based payments of the <i>EBA Clarification on the Application of SCA on Digital wallets under PSD2</i>	M. De Soete	Before next Plenary meeting
39.2	To invite EMPSA to provide a status update at the next MSG MSCT Plenary meeting	M. De Soete	In due time
39.3	To invite EPI to become a participant to the MSG MSCT Plenary	M. De Soete	In due time
39.4	To provide a link to the recently published Architecture document for the eIDAS2.0	M. De Soete	ASAP
39.5	To prepare a request for MSG MSCT mandate extension for review at the next Plenary meeting	M. De Soete	In due time
39.6	To prepare an overview of the comments received through the public consultation on the document EPC287-22	M. De Soete	By next Plenary meeting

Annex 3: 2023 Meeting schedule

MSG MSCT Plenary	WS on 3 rd ed MSCT IG	WS Risk & security	WS NFC/BLE	WS QR-codes
Teams meeting 30 January 2023 9h00-11h30				
	Teams meeting 6 February 2023 13h00-14h30			
	Teams meeting 6 March 2023 9h00-11h30			
Teams meeting 9 March 2023 9h00-11h00				
		Teams meeting 16 March 2023 13h30-16h30		
			Teams meeting 17 April 2023 13h00-16h00	
Teams meeting 18 April 2023 9h00-11h30				
		Teams meeting 21 April 2023 8h00-10h00		
	Teams meeting 26 April 2023 13h30-16h30			
		Teams meeting 8 May 2023 9h00-12h00		

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	Teams meeting 15 May 2023 9h00-12h00			
Teams meeting 5 June 2023 9h00-11h30				