

# Minutes MSG MSCT Plenary meeting

MSG MSCT 021-23

Version 1.0

5 June 2023

Public

Approved

## Minutes 40<sup>th</sup> MSG MSCT Plenary meeting

**Distribution:** MSG MSCT Plenary

**Meeting Date:** 18 April 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 40th 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. The group was informed about the new representative for Eurocommerce, Christel Marcelis from Colruyt. She informed that she would start attending the Plenary meetings as of next meeting.

Next, the new Director-General, Giorgio Andreoli was introduced. He explained that he started his office on 1 April 2023 and provided a brief insight into his professional career.

### 3. Approval of the agenda

The draft agenda for the meeting (MSG MSCT 020-23v0.3) was presented on screen and subsequently approved.

### 4. Approval minutes 39<sup>th</sup> meeting

The draft minutes (MSG MSCT 013-23v0.1) of the last Plenary meeting held on 9 March 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 Q2 2023

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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
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/Closed
39.2	To invite EMPSA to provide a status update at the next MSG MSCT Plenary meeting	M. De Soete	In due time/Planned for meeting 5 June 2023
39.3	To invite EPI to become a participant to the MSG MSCT Plenary	M. De Soete	In due time/Awaiting reply from EPI
39.4	To provide a link to the recently published Architecture document for the eIDAS2.0	M. De Soete	ASAP/Closed
39.5	To prepare a request for MSG MSCT mandate extension for review at the next Plenary meeting	M. De Soete	In due time/Closed
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/Closed

### 5. Request for mandate extension of the MSG MSCT

G. Andreoli provided first some background information concerning the proposed new mandate extension (MSG MSCT 024-23). He explained there are currently several parallel activities to the MSG MSCT work, both from a legal, public policy and business perspective that will play an important role in the further evolution and market take-up of MSCTs (such as the revised PSD2, the new Instant Payment Regulation proposal, the new open finance framework, the eIDAS Wallet, the Digital Euro, payment market driven initiatives, etc.). At the same time there are EPC resource constraints that require a re-modulation of the MSG MSCT activities. Therefore it is proposed to slow down the work of the MSG MSCT in order to await more clarity and the implications of the above mentioned activities. Once more clarity is obtained in Q3-Q4 2023 / Q1 2024, to adjust the focus and scope (both on use cases and technology) of the MSG MSCT work so it better fits the market and policy interests for a more fast track evolution and deployments. At the same time more time would be granted to the EPC to plan for the necessary resources to support the further MSG MSCT activities.

Several members of the MSG MSCT expressed their concern and disappointment about this proposal. Some were of the opinion that the focus should remain on the MSCT interoperability framework, in particular on instant payments at the POI and this priority should not be influenced by other developments such as the Digital Euro or eIDAS and the European Digital wallet. We should observe these other development but the MSG MSCT's focus should be on creating an

ecosystem for MSCTs that is useful for the market, focusing on the main MSCT use cases and on IPs at the POI. Nothing should stop the work on MSCTs.

The Director-General re-iterated that only a slow-down of the work is proposed and that the MSG MSCT work will continue. However, a re-focus with a potential re-structuring of the MSCT IG into multiple parts which would ease the maintenance and potential extensions might be necessary in Q3/Q4 2023.

Next the Plenary reviewed the proposed mandate extension document. A few adjustments in wording were directly applied on screen to the document. The MSG MSCT Plenary agreed on the further processing of the document for approval to the EPC Board meeting in May 2023.

AP40.1	To distribute the final version of the request for mandate extension of the MSG MSCT as submitted to the EPC Board	M. De Soete	In due time
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### 6. Status on submission of EPC 193-22 to ISO TC 68 SC 9

The Secretariat provided a short update 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 informed that according to the ISO TC 68 SC 9 Secretariat, the formal DIS (Draft International Standard) ballot would be launched by end April 2023 and will last 12 weeks. This means that the voting results should become available mid-July 2023.

N. Provost, on behalf of nexo, re-confirmed 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 Plenary expressed their appreciation for this support.

AP40.2	To inform the MSG MSCT Plenary about the start of the ISO TC 68 SC 9 DIS ballot on EPC193-22v1.2	M. De Soete	In due time
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### 7. Public consultation on Interoperability of MSCTs based on NFC or BLE

The Secretariat informed about the outcome of the public consultation on the document *Interoperability of MSCTs based on NFC or BLE* (EPC287-22) which closed on 17 March 2023. She explained that an overview on the comments received was produced that was already reviewed and discussed in a meeting by the dedicated WS on 17 April 2023. The WS managed to analyse all comments received and started with the preparation of a Disposition of Comments. Several action points were also taken to receive further clarifications on some comments received. The agenda and report of this WS meeting (MSG MSCT 019-23, 025-23) were shared with the Plenary prior to the meeting. A new WS meeting has already been scheduled on 15 May 2023. The current planning is to finalise the document by end June 2023 for submission to the EPC Board for approval via e-mail procedure for publication on the EPC website.

AP40.3	To distribute the updated document EPC287-23 and the Disposition of Comments MSG MSCT 022-23 before next Plenary meeting	M. De Soete	Before 5 June 2023
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### 8. Preparation 3rd release MSCT IG

The Secretariat reported on the progress made on the preparation of the 3<sup>rd</sup> release of the MSCT IG. Since the last Plenary meeting, a meeting of the WS Risk & security was held on 16 March 2023 to identify the security related updates needed to the document, taking also into account the new EBA answers received since November 2021 on the Q&As posted, mainly focusing on the application of SCA with or without dynamic linking. The agenda and report of this WS meeting (MSG MSCT 016-23, 017-23) were shared with the Plenary prior to the meeting. No specific questions related to this WS meeting were raised.

Next, based on the document MSG MSCT 003-23, a status on the updates made was provided. It was further explained that good progress was made on the new document on MSCT use cases (MSG MSCT 011-23). Only a few use cases remained to be checked against the recent EBA answers received. The next meeting of the dedicated WS on 26 April 2023 would continue to review and discuss the updates made to document.

In view of the proposed MSG MSCT mandate extension including a potential further re-structuring of the MSCT IG, the following action point was tabled.

AP40.4	To prepare a few slides on the proposed re-structuring of the MSCT IG for review during the next MSG MSCT Plenary meeting	M. De Soete with dedicated WS on 3 <sup>rd</sup> ed. MSCT IG	By 5 June 2023
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### 9. Liaison and monitoring

#### EPSG

The Plenary was informed by J.-P. Joliveau that recently both EMPISA and EPI provided a presentation to the Transition Task Force of the EPSG in view of the evolution to include non-card based payments in the work of the EPSG.

### EMPSA

The Plenary was informed that the EMPSA representative agreed to provide a status update during the next MSG MSCT Plenary meeting.

### EPI

The Secretariat informed that an invitation was sent to the EPI to become a member of the MSG MSCT Plenary but no answer has been received yet.

### Nexo

The Plenary was informed that H. Monteiro da Silva was appointed as new Co-Chair of the Mobile Acceptance WG. The WG has now a new focus, namely on IPs at the POI both for face-to-face payments and e-commerce. They are now discussing the relevant use cases.

### eIDAS2.0

No update was provided.

### Digital Euro

M. Cappuccio informed that two meetings were held by the Digital Euro team with the ERPB and with the Market Advisory Group. The user journeys are currently under assessment and the team is awaiting the feedback from the market representatives. It is expected that the first deliverables will become available for consultation in May/June 2023. The decision on the continuation of the project is expected to be taken by the Governing Council in September/October 2023. Both on-line and off-line use cases are in scope whereby both the usage of distributed ledger technology and traditional technologies are being analysed.

### 10. A.O.B.

In view of the proposed mandate extension, the 2023 work plan agreed by the MSG MSCT would need to be updated subsequent to the EPC Board approval of the extension. The following action point was agreed.

AP40.5	To prepare an updated MSG MSCT 2023 work plan based on the document MSG MSCT 024-23 for review during the next MSG MSCT Plenary meeting	M. De Soete/ J. Huang/ V. Vlad	By 5 June 2023
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J. Vicente informed that he steps down as Portuguese representative in the EPC's SEM WG and therefore will no longer be a participant in the MSG MSCT work. The group thanked him for his active participation and interesting contributions over the past years. He informed that he will encourage Portugal to nominate a replacement to take part in the MSG MSCT.

The next MSG MSCT Plenary meeting has been scheduled as a Teams meeting on 5 June 2023 from 9h00 till 11h30. The group was also informed that as of July 2023, M. De Soete will be

replaced by J. Huang from the EPC Secretariat as support to the MSG MSCT work. The following action point was tabled.

AP40.6	To prepare a draft Plenary meeting schedule for H2 2023	M. De Soete/ J. Huang/ V. Vlad with Co-Chairs	By 5 June 2023
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### 11. 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 (partly)
<b>EPC</b>		
Harris Monteiro da Silva	Crédit Agricole	Yes
Richard Walsh	BPFI	Apologies
José Vicente	Millennium bcp	Yes
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	
Jean-Philippe Joliveau <i>alternate:</i> Marco Polissi	Nexi payments	Yes
Dan Axelsson <i>alternate:</i> Anders Edlund	Getswish	Yes
Gianpiero Caretti <i>alternate:</i> Paolo Martino	TAS Group	
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)	Apologies
Esteban Martin	Mastercard	Yes
Andy Fulton <i>alternate:</i> Agnes Revel	Visa	Apologies

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Alex Saiz Verdaguer <i>alternate:</i> David Molina	Monei	Yes
Andrew Foulds	Fiserv	
Christel Marcelis	EuroCommerce (Colruyt)	Apologies
Alexandre Lenhardt	Carrefour	Apologies
Ghlas Ferguson <i>alternate:</i> Jeremy Massey	BP Circle K	
<b>EACT</b>		
Massimo Battistella	EACT	
Anna Martin	BEUC	Yes
Ian Jacobs*	W3C	
Pierre-Yves Marche*	GSMA	
Normand Provost	nexo	Yes
<b>Observers</b>		
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	
<b>EPC Secretariat</b>		
Giorgio Andreoli Marijke De Soete	EPC	Yes (partly) Yes

\*corresponding member only



**Annex 2: Action points**

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40.2	To inform the MSG MSCT Plenary about the start of the ISO TC 68 SC 9 DIS ballot on EPC193-22v1.2	M. De Soete	In due time
40.3	To distribute the updated document EPC287-23 and the Disposition of Comments MSG MSCT 022-23 before next Plenary meeting	M. De Soete	Before 5 June 2023
40.4	To prepare a few slides on the proposed restructuring of the MSCT IG for review during the next MSG MSCT Plenary meeting	M. De Soete with dedicated WS on 3 <sup>rd</sup> ed. MSCT IG	By 5 June 2023
40.5	To prepare an updated MSG MSCT 2023 work plan based on the document MSG MSCT 024-23 for review during the next MSG MSCT Plenary meeting	M. De Soete/ J. Huang/ V. Vlad	By 5 June 2023
40.6	To prepare a draft Plenary meeting schedule for H2 2023	M. De Soete/ J. Huang/ V. Vlad wiht Co-Chairs	By 5 June 2023

**Annex 3: 2023 Meeting schedule**

MSG MSCT Plenary	WS on 3 <sup>rd</sup> 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 15 May 2023	

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			15h00-17h00	
Teams meeting 5 June 2023 9h00-11h30				
	Teams meeting 9 June 2023 9h00-11h30			
		Teams meeting 23 June 2023 9h00 - 11h00.		