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SUMMARY
6th MEETING of the Steering Committee of the Mobile Proxy Forum
(Meeting held on 31 January 2017: 11:00 - 16:00)

(Venue: EBF, Avenue des Arts 56, 1000 Brussels)

(Approved by the Steering Committee)

1. Welcome

The Chair, J. Maynard opened the meeting and welcomed the participants (see annex I for the list of attendees).

Membership updates include:

- New member Viamo, represented by L. Nadasky.
- New representative for GetSwish AB: A-L. Wretman.
- New representative for equensWorldline: K. Glahn (replacing A. Deudon).
- Alternate to N. Senechal (Vocalink): M. Butler.

2. Approval of the agenda (SCP2P 001-17)

The agenda was approved unchanged.

3. Approval of the summary and review of the action points of the fifth meeting of the Steering Committee (SCP2P 027-16)

The summary was approved and will be published in due course on the EPC website.

W. Machielse informed that the Berlin Group had decided to include a definition for the preference and timestamp fields (API) in its Mobile P2P Interoperability Framework for which a 6 week public consultation is scheduled to be launched shortly.

4. Updated MPF project plan (SCP2P 006-16)

An updated version of the MPF project plan had been provided to the members of the Steering Committee in advance of the meeting. No comments were made.

5. MPF working groups (SCP2P 007-16; SCP2P 002-17; SCP2P 003-17)

The Steering Committee approved the terms of references (ToR) of the Technical Working Group (TWG), Legal Working Group (LWG) and Market Implementation Working Group (MIWG)[1], subject to the following updates:

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[1] The name of this working group was also approved.

- TWG: Definition of security requirements was included in the deliverables section.
- MIWG: To avoid a potential conflict of interest, a sentence was added to clarify that organisations represented by MIWG members would be ineligible to bid for providing the SPL service solution.

A total of ten members had expressed interest to participate in the TWG but so far there are no volunteers as yet to provide secretariat support or to chair this working group. To expedite the process, the EPC agreed to organise a Doodle poll in order to schedule the first meeting of the TWG.

A call for candidates will be launched for the LWG and MIWG in due course. Again, members will be invited to volunteer to provide secretariat for these working groups.

6. **Presentation by the European Commission on eDelivery**

J. Rodrigues-Frade and A. Ferial (European Commission) provided a presentation on the topic of eDelivery[2], one of the Connecting Europe Facility (CEF) Digital programmes, which allows to securely exchange data and documents.

The message exchange infrastructure is described as "a combination of a message exchange model, a discovery and security model, on top of the internet, or of a private networks, to exchange (un)structured information wrapped in a messaging envelope."

The presentation highlighted the following topics:

- eDelivery is based on technical specifications developed by international Standards Developing Organizations (SDOs) such as OASIS and ETSI, which are publicly available.
- Its specifications are free, supported by multiple programming languages, independent from any specific vendor products and supported by open source and commercial solutions.
- eDelivery is for example used for Pan-European Public Procurement Online (PEPPOL).
- Benefits include improved process efficiency, simplification and reduced costs.
- You can apply for a grant which can cover up to 75% of the eligible costs. Next call will be organised in March/April 2017.
- eDelivery is flexible, secure (DNSSEC, X509 certificates) scalable and relies on the internet (comparable to emails but more secure).
- A defined roadmap to deploy CEF eDelivery (i.e. describing different phases, tasks for the CEF team versus submitter's team,…)
- Dynamic discovery is based on two components:
  - Service Metadata Locator (SML): It is a central hub in the messaging infrastructure which manages the records of the participants and the SMPs in the DNS.
  - Service Metadata Publisher (SMP): It is a distributed component (i.e. a small database) in the messaging infrastructure. If the sender 'discovers' the address of the receiver's SMP it can retrieve the needed information (metadata) of the receiver.
- The data is stored in the SMP, not in the DNS. Each service provider would have its own SMP.
- Each proxy can only point to a single account provider.

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[2] https://ec.europa.eu/cefdigital/wiki/display/CEFDIGITAL/eDelivery

- Should the MPF be interested in eDelivery it should first develop a proof of concept.

It was commented that this presentation was too technical for the Steering Committee and that it should be reviewed by the TWG.

The Chair invited the members to think about the trade-off between a "free" solution (i.e. eDelivery) with limitations and the SPL service model based on a polling hierarchy which requires funding and commitment. How important is the polling hierarchy to the Steering Committee members? Is it important enough commit to nominate a Chair and/or provide secretariat support to the working groups and also to help fund the solution?

7. Development of draft rules for operating, joining and participating in the SPL service (SCP2P 018-16; SCP2P 026-16)

The Steering Committee continued its review of the draft rules for operating, joining and participating in the SPL service (presentation SCP2P 026-16). An updated draft version of the rules document (SCP2P 018-16), taking into account the outcome of this review, will be distributed to the members of the Steering Committee.

The following additional comments were noted:

- The Legal Working Group (LWG) will be invited to clarify:
  - Consent related requirements.
  - Liability of a Responding Registry Provider PSP (RRP) in case of an incorrect response (e.g. incorrect name).
  - Requirements related to anti-money laundering, anti-terrorist financing, and sanction screening.
- Each PSP would need to verify the link between the proxy and account number at the point of registration of the customer.
- As from November 2018, the SCT and SCT Inst Schemes will foresee the possibility for an originator to request a recall of a payment in case of for example a misdirection (without any guarantee).
- A change request (to the current version of the SCT/SCT Inst schemes) would have to be submitted to the EPC by 31 December 2017 in relation to the possible need of including a category purpose code to flag that it concerns a P2P mobile payment.
- The TWG will be invited to investigate whether a beneficiary category type indicator should be included in the lookup response.

(Note: The presentation SCP2P 026-16 was reviewed until slide 22. The review will continue at the next meeting of the Steering Committee)

8. AOB

No other topics were discussed.

9. Next meeting

The next meeting date will be communicated in due course via email.

Note in editing: The next meeting will be held as a conference call on 23 February 2017 (11-12 CET).

10.   Closure of the meeting

The Chair thanked the members for their valuable contribution and closed the meeting around 16.00 CET.

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ANNEX I: List of attendees of the 6th meeting of the Steering Committee

N°	Organisation	Representative	Attendance
Steering Committee Members			
1.	ACI Worldwide	Scaffidi Domenico	Yes
2.	Banca Sella	Lucon Diego	
3.	Barclays	Foulds Darren	
4.	Bundesverband deutscher Banken	Tenner Tobias	Yes
5.	Caixa Bank	Herrero Francesc Xavier	Yes
6.	Caixa Geral de Depositos	Leite Monica	Yes
7.	Consorzio CBI	David Simona (alternate: Castelli Alessio)	(Yes)
8.	Cringle	Kocaoglu Elif	Yes
9.	Danske Bank	Olsen Sylvest Kasper	Yes
10.	Dutch Payments Association	Blom Marnix (alternate: Boudewijn Gijs)	Yes
11.	Electronic Money Association (EMA)	Crawford Judith (alternate: Gerhartinger Hartwig)	Yes
12.	Elisa / Ekisa Rahoitus Oy	Heikkinen Mari	
13.	Erste Bank	Kazmi Zaf	
14.	EPIF	Cowling Robert (alternate: Garcia Paloma)	Yes
15.	equensWordline	Regnault Guillaume (alternate: Glahn Kay)	(Yes)
16.	Fire Financial Services	Davey Paul	
17.	EBA Clearing	Plompen Petra	Yes
18.	Gemalto	Gaston Lorenzo	Yes
19.	GetSwish AB / Swish	Wretman Anna-Lena (alternate: Gunnel Silvén)	Yes
20.	ICBPI	Miotto Giovanni	
21.	MasterCard	Perryman Mark (alternate: Martin Esteban)	Yes
22.	Nordea Mobile & Emerging Payments	Mårtenson Rasmus	Yes
23.	Payfriendz	Allen Howard	Yes
24.	Paym	Maynard John	Yes
25.	Pietsch Consult	Pietsch Thomas	
26.	Polski Standard Platności	Mazurkiewicz Dariusz	Yes
27.	Redsýs	Torres Miguel	Yes
28.	Seamless	Fredell Peter	Yes
29.	SIA	Polissi Marco (alternate: Joliveau Jean-Philippe)	Yes
30.	SIBS	Mesquita Teresa	Yes
31.	SRC Security Research & Consulting	Machielse Wijnand (alternate: Scheja Ortwin)	Yes
32.	SWIFT	Kuntz Vincent	

33.	UBS	Schilling David (alternate: Stahel Philipp)	
34.	Viamo	Nadasky Lubomir	Yes
35.	VocaLink	Senechal Nick (alternate: Butler Martin)	(Yes)
36.	Wone	Tuzi Daren	
Observers			
37.	ECB	Tur Hartmann Francisco	
38.	ECB	Plooij Mirjam	Yes
39.	European Commission	Esclapez Pierre-Yves	Yes
EPC Secretariat			
40.	EPC	Goosse Etienne	Yes
41.	EPC	Godefroi Christophe	Yes

Annex II: List of action points

Ref.	Action	Owner	Status/Target
6.01	Confirm the next meeting date of the Steering Committee.	EPC Secretariat	In due course
6.02	Check if there exist many different ways for handling misdirected payments.	EPC Secretariat	Next meeting
6.03	Provide a link to the Chair which provides further information on the next EPC scheme management cycle.	EPC Secretariat	In due course
6.04	Organise a Doodle to schedule the first meeting of the TWG.	EPC Secretariat	In due course
6.05	Organise a call for candidates for the LWG and MIWG.	EPC Secretariat	In due course