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Intermediary Status Update of the Steering Committee of the Mobile Proxy Forum to the June 2016 meeting of the Euro Retail Payments Board

1. Background

At its 29 June 2015 meeting, the Euro Retail Payments Board (ERP/), after consideration of the report of the ERP/ working group on Person-to-Person (P2P) mobile payments, invited the European Payments Council (EPC) to facilitate the cooperation of existing and future P2P mobile payment solutions in order to ensure their interoperability on a pan-European level.

With the ERP/'s vision and recommendations in mind, the EPC organised a stakeholders workshop in January 2016 which attracted around 80 participants from all parts of Europe and with very diverse backgrounds.

There the stakeholders agreed to establish a Steering Committee to start off the relevant Forum which will focus on pan-European interoperability and in particular on the set-up of a pan-European Standardised Proxy Lookup (SPL) service to address the recommendations agreed upon by the ERP/.

The Steering Committee held its inaugural meeting on 14 March 2016. The second meeting initially planned for 21 April was postponed until 24 May 2016 in view of the terror attacks that had taken place in Brussels in March.

2. Governance of the Steering Committee

At the first meeting, John Maynard (Paym) was appointed as Chair and Kasper Sylvest Olsen (Danske Bank) as Vice-Chair. In addition, the EPC was chosen to provide secretariat support to the Steering Committee.

It was furthermore agreed that the Forum will be open (anyone with a relevant business interest wishing to join will be welcome), informal (with a status of 'de facto' association under Belgian law), and fully transparent. To this end, the documents produced by the Steering Committee will be published – for the time being – on the EPC's website.

The Steering Committee currently comprises 34 members and two observers (from respectively the ECB and the European Commission).

Dedicated working groups will be established to examine the various challenges related to the setup of a pan-European SPL service from a governance, technical, legal, and security point of view.

Besides its own Terms of Reference (ToR), the Steering Committee is also developing the ToRs of these dedicated working groups.

The Steering Committee agreed at its second meeting on the name of the Forum: Mobile Proxy Forum (MPF).

3. Key objective of the MPF

The setup of an interoperability framework and pan-European SPL service which allow P2P payment data to be securely exchanged on a pan-European level will be the key objective of the MPF, in accordance with the recommendations and mandate of the ERPB.

Initially the focus will be on using telephone numbers as a proxy for IBAN, but the MPF may also look into enabling support for other types of account identifier and/or alias. The main goals are to have solutions that are interoperable and user friendly, as well as to foster choice and competition.

4. Next steps

A project plan is being developed with clear deliverables, milestones, task allocations and interdependencies. A 2016 meeting calendar was equally established.

The Steering Committee will decide on the working groups that need to be established, e.g.:

- Rules Working Group to define the rules for operating the service.
- Technical Working Group responsible for developing inter alia the API standard
- Legal Working Group to focus on legal aspects such as privacy, data protection, etc.

Members of the Steering Committee will be invited to indicate their willingness to provide secretariat support for the different working groups¹. Once the working group secretariats have been appointed, a call for candidates and first meetings will be organised.

The next meeting of the Steering Committee is scheduled to take place on 29 June 2016.

The Steering Committee suggests to present another status update to the November 2016 meeting of the ERPB.

¹ The Joint initiative - pan-European Mobile P2P Interoperability (the Berlin Group, participating Mobile P2P scheme services in Europe, and associated infrastructure providers) expressed its willingness to provide secretariat support to the technical working group(s), conditional upon reviewing an agreed work plan of the Steering Committee and the technical working group.