G11 Overriding the POI preferences in NFC interface should be proposed in various modes	
G12 Overriding the POI preferences in QR-code interface (merchant presented) may be proposed in various modes	
G13 Overriding the POI preferences in QR-code interface (consumer presented) should be proposed in various modes	
G14 Overriding in contactless interfaces other than NFC should follow the G11 guideline	
G15 Fall-back mechanisms should be implemented to not impact customer selection	

Table 3: Summary of requirements and guidelines

9 Conclusion and recommendations

This document responds to a demand for developing *standards, business and technical requirements* (leading to interoperable specifications related to the selection of card or SCT Inst based payment instrument at POI). On the basis of the current level of maturity and availability of:

A. Operational SCT Inst based solutions at POI: local solutions only, no pan-European at this stage
B. Specifications and standards in the POI domain for SCT Inst: QR-codes being developed by MSCT MSG – (soon available), EMVCo – (currently not deployed in Europe but supporting other payment instruments than cards), other not yet existing but expected specifications: NFC for SCT Inst, POI-consumer interaction, POI – merchant environment integration, specifications for merchant to MSCT provider space – non exhaustive list,

- The JTF considers that the *business* requirements proposed in this document should be fulfilled by the specifications mentioned in the above point (B.), and the proposed *guidelines* may help the specifications providers to further address specific needs.
- The JTF also considers that *standards* and *technical* requirements cannot be produced at this stage, independently and for the strict scope of selection of payment instrument, but they can result from the work on developing general specifications (B.) as appropriate and fulfilling the recommended *business* requirements.

The JTF has within the given timeframe delivered the requested report. However, as mentioned above, further work on standards and technical requirements is needed. It is recommended that the further work be incorporated into the larger scope of POI related specifications. This may include the items (or parts of) mentioned at item (B.) above and should be addressed in conjunction or merged with the follow-up work on the ERPB Recommendation G (see [9], the ERPB document ERPB/2020/034).