**Approved minutes of the 1st meeting of**

**EPC Multi-Stakeholder Group on EIPP (EIPP MSG)**

**Held on 21 of February at the EPC premises in Brussels**

Distribution: EIPP MSG

**Restricted: Yes**

1. **Introduction, presentation of the Agenda**

The meeting was held at the EPC Secretariat and a Skype for Business online meeting was opened for Pascal Spittler and Marco Esposito who joined the meeting remotely.

The Secretary, Valentin Vlad, welcomed the participants to the 1st meeting of the EIPP MSG. He informed the members that the co-chair of the Group representing the EPC has not yet been nominated. He briefly reminded the members about the history of the work on E-invoicing topic coordinated by the ERPB and the creation of this MSG by the EPC on the demand of the ERPB. He presented the agenda which was approved without modifications.

The participants were invited by Valentin Vlad to introduce themselves in a “tour de table”.

The list of participants can be found in Annex 1 at the end of these minutes.

1. **Discussion on the Group’s Terms of Reference (TORs)**

Valentin Vlad started the reading of the TORs document, EPC243-17 APPROVED ToR EIPP Multi-Stakeholder Group v1.0.pdf

The following observations were made on the TORs:

* Jacques Vanhautere: i) the work of this Group should be considered as part of a larger scope, defined by the work of the previous 2 WGs on E-invoicing coordinated by ERPB ii) the Group should consider to reuse the existing ISO messages for request-to-pay iii) syntaxes for E-invoices already exist and were defined by CEN and now approved. All this work needs to be taken into account
* Michel Gillis: related to the 3rd point of the scope as outlined in the TORs (ch. 2), he pointed out that it’s important to produce use-cases helping for further development and good description of the service. He also asked clarification about the last point of the scope with regard analysis of the impact on the SEPA payment schemes. Valentin Vlad answered that EPC as schemes manager considered this necessary to be included.
* Pirjo Ilola: it is important to tackle the cross-border aspect, not only domestic, but considering the domestic existing experiences.
* Pascal Spittler: not only the messages are important but also the implementation guidelines and the description of workflows. We should also clarify who will further develop on the delivered specifications. Marco Esposito agreed with these comments
* Albrecht Wallraf asked whether other usages of messages will be allowed
* Valentin Vlad presented the suggestions received from Rainer Olt on the extension of the scope to the e-receipts and the use of ISO 20022 standards also for servicing messages, in addition to request-to-pay. Jacques Vanhautere gave the example of credit notes as another type of use.
* Massimo Battistella pointed out that the TORs don’t prevent other usages. The Group should analyse and decide whether to consider them in scope. With regard to the use of ISO 20022 for servicing messages, he doesn’t consider that this decision should be taken at this stage. He highlighted that the mandate from the ERPB is more important than the TORs and that the final scope is not strictly equivalent with the TORs.
* Jacques Vanhautere asked Mirjam Ploij on what should be presented at the interim meeting of the ERPB in June. She answered that in June a status report is expected reflecting the work progress and the next steps.
* Albrecht Wallraf raised the question whether only the interbank space should be covered or also cutomer-to-bank. Massimo Battistella answered that the customer-to-bank is also in scope as for example in case of corporate customers who could directly use the EIPP messages. The achievement of reachability and interoperability are the basis for the coverage.
* Pascal Spittler stated that the “customer journey” should be defined for the use cases
* Massimo Battistella pointed out again that the scope is not strictly limited to RTP supporting e-invoices and raised the attention on the differences between B2C and B2B sectors. Jacques Vanhautere highlighted the importance to foster the adoption of EIPP in public administrations as drivers for big volumes.

Massimo Battistella proposed to not change the TORs but to take into account all remarks raised for the further work on the scope. The Group agreed with this proposal, so the TORs will not change.

1. **Election of the co-chair**

Valentin Vlad reminded the task to elect during this first meeting the co-chair representing other institutions than EPC. He presented the list of members allowed to vote: Jean Allix (BEUC)

Massimo Battistella (EACT), Pascal Koenig (ECommerceEurope), Michel Gilis (EESPA), Johannes Vermeire or Charles Bryant (EESPA). Jean Allix, Johannes Vermeire and Charles Bryant being absents, 4 members were invited to vote.

Masimo Battistella was the only candidate.

The vote has been manually handled by Valentin Vlad. Pascal Spittler voted by sending a private email to Valentin Vlad, this voting mode being agreed by the Group.

The vote results were:

* Members allowed to vote : 6, presents: 4
* Votes expressed: 3; Massimo Battistella didn’t vote
* Votes in favour of Masimo Battistella: 3

In consequence, Massimo Battistella was elected as a co-chair. He requested a consultation of the members absent (Jean Allix and Johannes Vermeire or Charles Bryant) on the vote result. Valentin Vlad will consult them after the meeting.

1. **Presentation of the mandate**

Valentin Vlad read the part of the statement of the ERPB published after its meeting of 29/11/2017 containing the mandate of the Working Group (ERPB Statement Nov\_2017). No comments were raised on the mandate.

Lunch break

1. **Presentation of the report from the ERPB Working Group on EIPP solutions**

Valentin Vlad proposed to not enter into details by reviewing the full report but reviewing only the presentation that Massimo Battistella made for the ERPB meeting of 29/11/2017. The Group agreed, and Massimo Battistella presented the slides (ERPB EIPP 037-17 ERPB WG on EIPP Presentation 29 Nov 2017 ERPB meeting.pptx).

To highlight the diversity of EIPP models, Massimo suggested to present the flow diagrams he created in support for the business requirements contained in the last year report (EIPP MODEL 01\_11\_2017.pptx). He presented these slides and agreed to share them with the Group after the meeting.

Michel Gillis pointed out that the flows represent only 1-1 relations between the entities, but in practice there are models where 1-N or N-1 flows exist, for example when several invoices are paid by a single SCT payment and the E-invoicing service provider of the Payee dispatches the information about the receive payment within the accounting system for reconciliation. Or that even the RTP is optional in B2B, when the necessary information for the payment are extracted from the e-invoice itself.

Pascal Spittler also agreed that several models exist especially in B2B context.

1. **Presentation of existing ISO messages for request-to-pay**

Dominique Forceville presented the existing pain.013/pain.014 ISO messages and explained their purpose. He also briefly explained the ISO submission process. He agreed to share his presentation (EIPP presentation final\_19Feb.pptx) with the Group.

1. **EIPP and SEPA Direct Debit (SDD)**

Albrecht Wallraf raised the question of how the SDD can be articulated with the request-to-pay and with EIPP in general. This would clarify the possible application of EIPP in SDD-dominated markets such as Germany. He synthetised this problem using a slide showing the scenarios of “Push” (SCT/SCTInst) vs “Pull” (SDD) payments combined with reqyest-to-pay and/or E-invoice presentation.

Massimo Battistella responded that all of these cases might be analysed. Some preliminary elements were mentioned: for SDDs, the request-to-pay could be the collection requests themselves, request-to-pay containing a mandate proposal could be assimilated to an e-mandate but this would be too complex to be accepted in real implementations.

1. **Next meeting dates and next steps**

The following calendar of meetings was agreed:

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| --- |
| Thursday 22/03/2018 16:30-16:30 |
| Wednesday 18/04/2018 10:30-16:30 |
| Tuesday 22/05/2018 10:30-16:30 |
| Wednesday 04/07/2018 10:30-16:30 |
| Wednesday 12/09/2018 10:30-16:30 |
| Tuesday 25/09/2018 10:03-16:03 |
| Thursday 18/10/2018 10:30-16:30 |

Hours are in CET.

In addition, conference calls may be organised when necessary.

It has been agreed that the members are invited to submit their proposals for scope definition within about the next 2 weeks. The co-chairs and the secretary will have a conference call to draft a consolidated proposal that will be sent to the Group prior to the next meeting.

**Annex I: Attendance List**

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| Name | Institution | Attendance |
| Members |
| Sarah Hysén | EPC (Swedbank AB) | Apologised |
| Pirjo Ilola | EPC (Finance Finland) | Yes |
| Jacques Vanhautere | EPC (SEPAmail.eu) | Yes |
| Albrecht Wallraf | PC (BdB) | Yes |
| Marco Esposito | EPC (Consorzio CBI) | Yes (remote) |
| Carlota Sustacha | EPC (BBVA) | Apologised |
| Jean Allix | BEUC | Apologised |
| Massimo Battistella | EACT | Yes |
| Pascal Koenig | ECommerceEurope | Yes |
| Michel Gilis | EESPA | Yes |
| Johannes Vermeire/Charles Bryant | EESPA | Apologised |
| Pascal Spittler | EuroCommerce | Yes (remote) |
| Observers |
| Dominique Forceville | SWIFT | Yes |
| Mirjam Plooij | Eurosystem (ECB) | Yes |
| Rainer Olt | Eurosystem (Eesti Pank) | Apologised |
| Pierre-Yves Esclapez | EC (DG FISMA) | Yes |
| Secretariat |
| Valentin Vlad | EPC | Yes |