**Approved minutes of the 2nd meeting of**

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

**Held on 22 March in the EuroCommerce premises in Brussels**

Distribution: EIPP MSG

**Restricted: Yes**

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

The meeting was held in a meeting room at **EuroCommerce** premises**.**

The secretary, Valentin Vlad, welcomed the participants and invited them to a “tour de table” for brief self-introduction. He informed the members that **Pirjo Ilola** has been elected by the EPC Board as the co-chair of the Group representing the EPC. He presented the agenda which was approved without modifications.

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

Some of the members required that the invitations have to be sent for all scheduled meetings. Valentin Vlad acknowledged and indicated that these invitations will be sent.

Sarah Hysén asked what will be presented at the ERPB meeting of June 2018. Massimo Battistella answered that an oral status on the work’s progress will be given at this meeting. Mirjam Plooij agreed and she pointed out that the work plan should be defined.

The minutes of the previous Group meeting have been approved without comments.

1. **Discussion on the Group’s scope of work**

Massimo Battistella started the discussion regarding the scope. He indicated that it is important to limit, to “freeze” the scope and to agree on principles that the work will be based on.

Valentin Vlad displayed the presentation “EIPP MSG 008-18 scope definition-v0.3.pptx”.

Massimo Battistella reminded the EIPP model and use cases should be based on the basic elements pointed out in the last year ERPB report on EIPP. Furthermore, the scope of the MSG should come from the ERPB statement after its meeting of Nov 2017. It should cover the request-to-pay (RTP) and servicing messages. That means a need to “freeze” the scope in order to fit into what was required.

Massimo Battistella asked a clarification with regard to the payment instruments considered for the current work. These should be SEPA SCT and SCT Inst and SEPA SDD and Cards shouldn’t be included. The members agreed on this limitation.

Pascal Spittler asked whether API-based use cases (resulting from PSD2) are in scope and should be described in the “customer journey” approach.

Jacques Vanhautere pointed out that EIPP schema should be compatible with B2C, B2B, B2G or even P2P use cases and the specificities of these business segments come after the basic schema is applied.

With regard to these 2 remarks, Massimo Battistella expressed the idea that the scope should not prevent other usages. This should be the preferred approach, rather than to look for the compatibility. He reminded that nevertheless, if we refer to the ERPB report of last year and the ERPB statement, the B2C is the main scope rather than B2B or B2G.

Along with the same idea, Jean Allix gave the example of the PISPs, as defined by PSD2, and wondered if these actors should be allowed in EIPP schema. Massimo Battistella responded positively and in support asked to display the updated presentation he developed to set out the use cases and flows between the entities (EIPP MODEL 14\_03\_2018.pptx).

Jacques Vanhautere, on the same subject pointed out the use of EIPP not only via Payer’s home banking especially in B2B.

Massimo Battistella highlighted the conceptual difference between the model and the actual implementations of the model. That means the real use-cases should be supported by the model. Example: PISP are allowed as PISP are, under PSD2, particular types of PSPs.

Johannes Vermeire pointed out the need to have all the use-cases described, as part of the work. Pascal Spittler agreed with this position.

Sarah Hysén reminded that EIPP solutions already exist and they cover presentment as well (EIPP means “E-invoicing presentment and payment”), but the Group should take care of what is in the collaborative space and what is in the competitive space. The scope should be only the collaborative space. She also mentioned the P2P solutions.

Massimo Battistella expressed the need to refer to the mandate of the Group and made 2 remarks:

* EIPP includes “E-invoices”, so use cases not-involving the exchange of an E-invoice are excluded (e.g. P2P): “no E-invoice means no EIPP”. However the EIPP doesn’t prevent the use of the scheme in other contexts.
* Once the logical model is defined, we have to check if the use cases fit within this model

Rainer Olt also mentioned the last year report and the mandate, which should be focused on RTP and servicing messages.

**Decision on the payment means:**

The Group agreed to consider only SCT and SCT Inst as payment means in the scope of the work (RTP aims to be used to initiate payments by SCT or SCT Inst).

Jacques Vanhautere pointed out the need to clearly consider the user consent in the light of GDPR. If for SDD the consent is already specified in the rulebook, for EIPP we should mention it explicitly.

However, for further analyse– beyond of the current scope – SDD shouldn’t be prevented.

**Decision on the model:**

The group agreed on the principle of the logical model for EIPP grouping the use-cases. However, it needs to be detailed.

**Decision on the E-receipts:**

The proposal of Rainer Olt to include E-receipts was discussed. He argumented that it is more efficient to include the requirements for E-receipts in a CR for ISO now to avoid further delays in the timeline. Massimo Battistella considered E-receipts are not in the model. However, as the use of an E-invoice in the RTP must be possible, the RTP should support attachments. The other usages of the attachments are not excluded, so an E-receipt could be transported in attachment. We should take into consideration the RTP may a “vehicle” for E-receipts.

For a clearer view on E-receipts, Pirjo Ilola proposed that she will make a short presentation of E-receipt as it is known and used in Finland.

Lunch break

Continuation of the PowerPoint presentation on the scope: slide 6.

Massimo Battistella pointed out that the scope of the RTP is now clear and for the servicing messages we need to asses their implementation in the existing markets. He proposed to gather information from the Group’s members and analyse them as an input to the design of the servicing messages.

With regard to the slide 6, he proposed the points 1,2,3 represent the mandatory scope and 4,5 optional scope. Jacques Vanhautere had the remark that it is important to know who sends a message and to whom. So the points 4 and 5 are also important at least in what concerns the identification of the parties. Massimo Battistella said that indeed the identifiers are in the messages but not how the identification is implemented, so the function of identification is out of scope in relation with the update of the ISO message.

**Discussion on the RTP-related message (slide 7)**

Going back to the RTP message, Massimo Battistella proposed to evaluate if the actual implementations map with the ISO standard. To answer to the requirement related to the availability of the E-invoice with the RTP, Dominique Forceville proposed to already decide to include the adding of the EnclosedFile element to the pain.013/pain.014 messages in the Change Request for ISO. Massimo Battistella agreed and pointed out that this relates to the presentation of the E-invoice. To present the possibilities, the slide 12 of the presentation EIPP MODEL 14\_03\_2018.pptx was displayed.

Several members considered that this slide represents very well the possible combinations of RTP with the E-invoice. Albrech Wallraf asked that the visual schemes have to be explained for a better understanding. To support the 4th option (E-invoice attached to the RTP) a Change Request is needed.

Pirjo Ilola proposed that the Group holds a conference-call to discuss how the ISO current RTP messages match with the actual implementations (“gap analysis”). The proposal was accepted and Massimo Battistella highlighted the goal to have all RTP data elements ready for the next meeting (18/04).Jacques Vanhautere asked the re-distribution of the 5 presentations of the EIPP domestic solutions presented for the last year report.

**Discussion on the servicing messages (slide 8)**

Pirjo Illola proposed that EESPA could give some details on how actual enrolment and activation functions work in the current solutions.

Massimo Battistella exposed the usual implementation is that the “activation is done by the Payer”, i.e. the Payer chooses from which Payee it requires to receive E-invoices and RTPs. That implies to set up a database storing all the Payees that can be browsed by the Payers.

He considers the “activation by the Payee” (it is a Payee’s decision to whom it sends E-invoices/RTPs) shouldn’t be considered. Jacques Vanhautere disagreed and gave the example of the Payees that don’t want to be shown in the EIPP interfaces and so they would need to activate the service themselves (for example by choosing only the Payers who don’t pay by SDD). This can be called “direct activation”. In any case the user’s consent is mandatory. Massimo Battistella agreed with the possibility of direct activation but in this case, there is no need for a service message. It happens outside of the network, but it could be possible. Further analyse should be made on the risks of fraud that the direct activation may generate.

**Actions points:**

* Conference call scheduled for 05/04 from 13 to 14 CET to discuss the gap analysis for RTP
* Dominique Forceville will send to Valentin Vlad the full dataset; Valentin Vlad will make a template from it and distribute to the members. It should be filled with RTP-related information by the coference call of 05/04
* Pirjo Ilola will make a brief presentation of the Finnish E-receipt for the meeting of 18/04
* Valentin Vlad will send a detailed description of the use-cases
* Valentin Vlad will re-distribute the 5 presentation of EIPP solutions distributed for the last year report.

**Annex I: Attendance List**

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| **Name** | **Institution** | **Attendance** |
| **Chairs** | | |
| Massimo Battistella | EACT | Yes |
| Pirjo Ilola | EPC (Finance Finland) | Yes |
| **Members** | | |
| Sarah Hysén | EPC (Swedbank AB) | Yes |
| Jacques Vanhautere | EPC (SEPAmail.eu) | Yes |
| Albrecht Wallraf | EPC (BdB) | Yes |
| Marco Esposito | EPC (Consorzio CBI) | Apologies |
| Carlota Sustacha | EPC (BBVA) | Apologies |
| Jean Allix | BEUC | Yes |
| Juliette Beaulaton[[1]](#footnote-1) | ECommerceEurope | Yes |
| Michel Gilis | EESPA | Yes |
| Johannes Vermeire | EESPA | Yes |
| Pascal Spittler | EuroCommerce | Yes |
| **Observers** | | |
| Dominique Forceville | SWIFT | Yes |
| Mirjam Plooij | Eurosystem (ECB/ERPB) | Yes |
| Rainer Olt | Eurosystem (Eesti Pank) | Yes |
| Pierre-Yves Esclapez | EC/DG FISMA | Apologies |
| **Secretariat** | | |
| Valentin Vlad | EPC | Yes |

1. replaced Pascal König [↑](#footnote-ref-1)