**Approved minutes of the 3rd meeting of**

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

**Held on 18 April 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 welcomed the participants and invited them to a “tour de table” for brief self-introduction. The new member representing ECommerceEurope Mr Tarik Zerkti has been presented. Massimo Battistella presented the agenda which was approved without modifications.

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

The minutes of the previous Group meeting have been approved after a modification required by Jacques Vanhautère.

1. **Discussion on the work plan**

Massimo Battistella started the discussion regarding the workplan as it has been proposed in the document “EIPP MSG 013-18 DRAFT work plan v1\_0.docx”.

With regard to the public consultation, as proposed in the working plan, the following observations were raised:

* Massimo Battistella, referring to the scope of the work, asked whether a public consultation is needed. He had the opinion that no, it is not needed and developed this as follows:
  + For the request-to-pay, by following the ISO process, there is no need as the consultation will be automatically quite large once the ISO process will be started. Moreover, there is no time left until the deadline of 1st of June
  + For the servicing messages, a “market consultation” of the current solution providers will be sufficient. Opening a wider consultation is not needed as the potential responders to this technical topic would be actually targeted by the market consultation.
  + For the way forward on the implementation guidelines, this is a set of recommendations for ERPB so shouldn’t be yet subject to a public consultation. It is too early to consult the public on this topic.
* Rainer Olt supported this approach and pointed out a public consultation would exceed the mandate, but the providers of existing solutions should be consulted directly.
* Jacques Vanhautère pointed out that the market consultation is important to be sure that what we propose is compatible with the existing solutions and doesn’t prevent the interoperability.
* Mirjam Plooij expressed the position that ERPB secretariat is not opposed to the public consultation but also doesn’t recommend it. It’s up to the Group to decide.

In conclusion it has been agreed that the public consultation will be replaced by a “market consultation” by directly targeting the solution providers on the subject of the servicing messages. They will be also informed about the context and on the actions done in relation with the request-to-pay ISO message.

With regard to the consultation of the service providers, Massimo Battistella - in order to be inline with the mandate – proposed to investigate what we already know, propose a set of messages and then consult the providers.

Rainer Olt proposed to develop a draft of design that will be submitted for consultation.

Albrech Wallraf agreed and pointed out that whilst the servicing messages need a consultation, the RTP is a matter which rather concerns EPC and this Group. Returning to the public consultation, Massimo Battistella highlighted the result of the gap analysis for the RTP which led to the conclusion that very likely the CR will cover elements to be added which are not expected to generate issues requiring such a consultation. In any case once the messages will become part of formal schemes, public consultations can be done.

On the servicing messages, Massimo Battistella highlighted the need to consult the providers for analysing how different solutions using different models can cooperate in an interoperable EU ecosystem.

Jacques Vanhautère raised the point of attention that the responses should not fundamentally challenge the Group’s proposals and the Group should have the last decisions. He proposed to provide a questionnaire for this consultation.

Rainer Olt proposed a draft with a proposal for messages instead of a questionnaire and ask respondents to propose modifications.

Massimo Battistella agreed and reminded that we already identified some functions. We should ask providers what they think, having in mind the goal to design a functional model.

Sarah Hysén said that from the former experiences it would be needed to analyse also how the servicing messages were implemented and not only to list them and their content. So there is a need to fully analyse the solutions.

Pascal Spittler agreed and insisted on the use cases that these messages cover. This will be the basis for the business justification of the formal submission when the standards will be created.

Jacques Vanhautère agreed with the full analyse idea.

Massimo Battistella, returning to the work plan, summarised the discussion and made the observation that for the CR there is only a few time left and even if the goal is the submission within the 2018 cycle, this is not a huge problem is this will be for the next year. We should avoid in any case to do something “quick and dirty” but to do it quickly in 2018 only if everything is clear and not complicated.

Albrecht Wallraf pointed out the subject should be seen in a whole context: 1st the CR to ISO, then as a possible next step it could become part of EPC schemes next to the SCT and SCT Inst.

Rainer Olt had the opinion that ISO CR should be done first, due to the timeline and to the fact that it’s quite clear what should be done.

Charles Bryant proposed an approach based on a set of success criteria on which our propositions should be evaluated. Such criteria could be: accommodation of the roles and actors, functions, usability, whether the messages are adaptable for other usages. Massimo Battistella reminded the principle that any of our proposals shouldn’t prevent the other usages. Charles Bryant continued and expressed the interest of EESPA community to make the proposals usable. As a method of evaluation, he proposed to use a grading scale (e.g. color-based, red/amber/green) for the evaluation of the proposals against the success criteria.

Massimo Battistella pointed out that all proposals will be optional at the level of messages so there is no problem at this level to be open to other usages.

In response to Pascal Spittler, Dominique Forceville explained that the CR can be very simple, a 3 pages document. However we need a workshop to develop it. It should be ready before about 20 May as the deadline is 1st of June but SWFT needs some time for evaluation.

1. On the servicing messages:

Massimo Battistella proposed to work on this after 15 May ad to send the request for consultation to existing providers. By Mid-July we should collect the answers and understand how the solutions work. In August we will analyse whether we are able to prepare the design of these messages.

Rainer Olt pointed out that listing the existing messages is not enough but the content should be also analysed. Jacques Vanhautère had the remark that the servicing messages shouldn’t be in contradiction with the RTP. Massimo Battistella considered this isn’t an issue as the RTP concerns the payment and the harmonisation is a goal of the design of servicing messages.

Dominique Forceville pointed out the need to complement the work on the RTP with the gap analysis between the last version of the RTP (pain.013) and the versions of pain.001 and pacs.008 used by SCT and SCT Inst schemes.

1. On the overall planning:

Massimo Battistella summarised as follows:

* Work on RTP until Mid-May
* As from May: work on servicing messages then the proposal will be sent to the providers (before 10 June) that need to be identified
* Until Mid-July colect answers
* In August work on the servicing messages
* By 15/09 the functional model will be ready and no further consultation is needed
* Last topic, guidelines for implementation: in October

Rainer Olt: there will be no time for technical details on the servicing messages, so the syntaxes are out of scope.

1. On the division of the work:

Rainer Olt proposed to divide the work among the Group members. Massimo Battistella agreed and proposed to create 2 “activity subgroups”:

1. RTP Activity subgroup to work on the ISO Change Request including the business justification. Massimo Battistella, Albrecht Wallraf, Dominique Forceville and Jacques Vanhautère proposed themselves to be members of this subgroup. The CR should approve in the MSG meeting of 22/05. Albrech Wallraf expressed the need to foresee the outcome of this work as part of the report for ERPB not only for the CR.
2. Servicing messages Activity subgroup to work on the draft for servicing messages and the market consultation. This should be launched by about 4 June, for 45 days. Pirjo Ilola, Rainer Olt and Sarah Hysén proposed themselves to be members of this subgroup. Jacques Vanhautère could also participate if needed and in function of his agenda.

Valentin Vlad will be member of both subgroups.

It has been proposed that the meeting of 4 July to be dedicated to discussing the final report (structure, elements of content at least the RTP). A brainstorming session for the way forward can be done in this meeting.

By the meeting of 12 September, the result of the survey for servicing messages should be known and the analyse done.

The preparation of the final report should be done in October. The final report should include all the work done for the RTP CR and design of servicing messages.

After this review of the work plan, Valentin Vlad asked again about the need for public consultation. It has been an agreement that this is not needed and such a consultation could be proposed in the final report as part of the way forward.

Lunch break

Pirjo Ilola asked if the meeting of 12/09 can be moved on 11/09. The members agreed, and Valentin Vlad will ask for an invitation update.

1. **Discussion on the gap analysis for the pain.013/pain0.14 messages**

Massimo Battistella expressed the conclusion after the 2 conference-calls that these messages are sufficient for the current needs except the support for attachments. Therefore the inclusion of attachment is expected to be the main scope of the CR.

It has been agreed that in this stage of the analyse there is no need to add more data elements to the existing messages.

Albrecht Wallraf required more details on how the End-to-end references are transported in the messages.

Dominique Forceville presented a slide with the way the identifiers are transmitted (EIPP references.pptx)

Pirjo Ilola mentioned the future use in cross-border context may be similar to the use in the public sector.

Pascal Spittler pointed out the need to consider further usages such as:

* E-commerce and “click-and-collect” (order online, delivery and payment at a “collect-point”)
* One RTP and payment for multiple E-invoices. It has been checked and concluded that the current messages support this case as the structured remittance information is a “0 to many” field

The conclusion was that use cases need to be verified to ensure full coverage of the proposed solution.

On the pain.014, Pirjo Ilola observed that many of fields are optional. Dominique Forceville highlighted the flexibility of this message, which can be very simple as the inclusion of original transactions is not mandatory.

On the remittance information, it has been concluded that the maximum size should be checked, some values in the ISO Codes Lists might need to be added, but in general no fundamental changes in this element are needed. There might be specificities on how this field is used by the current solutions. As an example Jacques Vanhautère set out the particular use of the unstructured remittance information in SEPAmail.

1. **Publication of MSG documents**

At the request of Valentin Vlad, the Group agreed that the ToRs, membership list, agenda and approved minutes can be published on the EPC’s website

**Actions points (for the secretariat):**

* Send invitations for the activity subgroups’ meetings
* Share with the members the documents from SWIFT: EnclosedFile element’s structure and end-to-end references slide, as well as an email from Jacques Vanhautère on the use of remittance information in SEPAmail.
* Update and share the work plan

**Annex I: Attendance List**

|  |  |  |
| --- | --- | --- |
| **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) | Apologised |
| Carlota Sustacha | EPC (BBVA) | Yes, by phone |
| Jean Allix | BEUC | Yes |
| Tarik Zerkti | ECommerceEurope | Yes |
| Michel Gillis | EESPA | Yes |
| Charles Bryant | EESPA | Yes, by phone |
| 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 | Apologised |
| **Secretariat** | | |
| Valentin Vlad | EPC | Yes |