**Approved minutes of the 4th meeting of**

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

**Held on 22 May in the EPC premises in Brussels**

Distribution: EIPP MSG

**Restricted: Yes**

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

The meeting was held at EPC premises in Brussels**.**

The secretary welcomed the participants and presented the changes in the Group’s membership. Marta Kijuk replaced Marco Esposito as one of the EPC representants, Kari Kemppainen (ECB) replaced Mirjam Plooij and Roxanne Romme (EC) replaced Pierre-Yves Esclapez.

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 notified by email by Mirjam Plooij and some other remarks from Jacques Vanhautère.

The agenda was approved without modifications.

1. **Review the ISO Change Requests drafts**

Massimo Battistella started the discussion and presented the scope of the 2 CR, one for adding the Attachment element and one for Additional services (other elements).

1. **Review of the CR regarding the Attachment element (EnclosedFile)**

The document

ChangeRequestTemplate\_EnclosedFile 15May2018\_final\_DRAFT.docx

was presented.

Jacques Vanhautère proposed to add ERPB as a sponsor of the CRs. Rainer Olt and Kari Kemppainen objected and explained that ERPB cannot be sponsor as it was not consulted and there is no time left before its meeting of 18/06 to ask this sponsorship. An agreement was reached to add “upon invitation from ERPB” - which is in line with the statement of the ERPB after its meeting of November 2017 - after EIPP MSG and also to list the organisations represented in the Group as sponsors.

The review of the CR started with corrections and updates in the proposed draft.The following updates and remarks were made:

* Jacques Vanhautère: to add a mention that the new element is optional.
* Dominique Forceville explained that the addition of the new element doesn’t modify the existing and similar element EnclosedFile in “tsrv” messages.
* Massimo Battistella: required to rephrase the beginning of the section C to correctly reflect these changes.
* Rainer Olt raised the question of the opportunity a specific code for the type E-receipt. Pascal Spittler agreed. After discussion the Group agreed to add a code named OTHER which covers all type of E-documents.
* Massimo Battistella and Jacques Vanhautère : to indicate from which External Code Sets the elements Type and Format were taken.
* Dominique Forceville and Pascal Spittler: The Date element should or not include the time? It has agreed to allow both possibilities.
* Rainer Olt: the 1st paragraph of the section D should be inspired from the ERPB statement of November 2017(last paragraph). It will better reflect the mandate. Massimo Battistella agreed and noticed that the chronological order of the ERPB groups needs to be reflected. The update proposed by Rainer Olt correctly answers to this.
* In the section several members proposed to include G2B/B2G/G2C sectors, involving public administrations, that could benefit from the reviewed Request-to-pay. Charles Bryant reminded what these concepts means and that they should not lead to confusions such as (B2B – Bank-to-Customer and also Business-to-business)

Valentin Vlad, during the revisions and discussions, updated the draft of this first CR with track changes and it has been agreed the working version will be distributed to the Group.

At the end of the 1st CR’s review, Charles Bryant briefly presented the initiatives of The Clearing House and NACHA related to the Request-to-pay and use of ISO messages. He proposed the Group to have a call with representants of these 2 institutions for an exchange of work status. The Group agreed, and the Secretariat will follow-up on this point with the co-chairs and Charles Bryant.

Lunch break

1. **Review of the CR regarding other changes**

Massimo Battistella raised the opinion that this 2nd CR is perhaps too early to be sent as not sufficient consultations were done. He asked the members what their position on this are.

Rainer Olt added that for use-cases such as the use in POSs (points of sale) the EPC Multi-stakeholder Group on Mobile-initiated SCT (MSCT) could be consulted.

Albrecht Wallraf asked whether all changes proposed come from the entire market need and whether EPC endorsed it.

Valentin Vlad informed the Group that the EPC Board will take the decision on 23/05 to approve the submission of necessary CRs without detail or distinction. It is expected that this decision is positive.

Pascal Spittler opinion was that the changes helps providers to implement real needs, but it is not sure that all changes are needed and are mature enough.

Massimo Battistella expressed the concern that the Group may not have now the capability to evaluate what is really needed. He considered that the Billers are not very much interested in the optionalities but on the core function of requesting payments. These changes give flexibility to Billers but probably don’t reflect the basic needs.

Jacques Vanhautère responded that all changes proposed reflects real business needs which are obviously from a particular market but are from the business reality. He highlighted the optional aspect of the additional elements proposed. The will be available and may be further used or not, depending on the implementation. He reminded that initially only 1 CR was proposed containing all changes and considered that the 1st CR without the 2nd doesn’t make sense.

Pascal Spittler made the remark that maybe first business rules are needed, and the changes will follow.

Jacques Vanhautère disagreed and considered new data elements should be first added. Business rules will rely on the new version of the message.

Pascal Spittler proposed to review all changes and to take a decision after this review. He considered that not all changes were well understood and some terms are still not clear.

Sarah Elfstrand raised the attention that if the changes in this CR are submitted, then additional elements in the “servicing messages” need to be also added. This 2nd CR is linked to the “servicing messages”. Following-up on this, Massimo Battistella propose to send this 2nd CR after the servicing messages. He pointed out that French community already works with these elements, but out of standards and it can continue to do so, making possible for the MSG to define business rules and then ask standard change. If it is not urgent to do this now, that can wait until November.

Jacques Vanhautère explained there is a risk that only the 1st CR is not sufficient to define these rules and the elements in the 2nd CR are needed for this.

Albrecht Wallraf asked again if it wouldn’t be better to have some consultations before submission. Rainer Olt, referring to the proposed elements such as “Transfer Nature” or in relation with SCT Inst, pointed out that these are not traditional elements are mentioned EPC MSCT Group which can be consulted.

Jacques Vanhautère’s opinion was that it is better to start with something concrete and further consultations were not asked by ERPB.

Pirjo Ilola asked Dominique Forceville about the ISO process in case of questions. Dominique Forceville responded that in July questions can be raised by ISO.

Jacques Vanhautère, responding to Pascal Spittler question about the terms which are not clear presented the meaning of the terms related to the “Transfer Nature” concept.

The Group agreed to go element by element and review the CR. The following elements were analysed (document ChangeRequestTemplate\_OtherChanges\_15May2018\_final\_DRAFT.docx):

* ExpiryDate in pain.013: accepted
* AmountModificationAllowed in pain.013: accepted
* AllowedTransferNature, RequestedTransferNature in pain.013 were replaced by a single element, EarlyPaymentAllowedIndicator, proposed by MassimoBattistella. The corresponding element will be added in the pain.014 indicating the earlier payment. MassimoBattistella explained how the combination of this flag with the LocalInstrument can fulfil the initial requirement. A new value, ‘BOTH’, as a proprietary value in the codes list for LocalInstrument needs to be proposed to indicate that both SCT and ‘SCT Inst’ are accepted by the Payee
* DelayPenalty and ImmediatePaymentRebate in pain.013: accepted
* Alignment of payment method between pain.013 and pain.014: not accepted. This change will be removed
* Guaranteed Payment Indicator: accepted

The Group agreed with the submission of the 2 CRs to ISO, after updating them to reflect the changes decided during the meeting.

1. **EIPP Servcing messages (points 4 and 5 in the agenda)**

There was no time left to discuss the points 4 and 5 of the agenda. It has been agreed to set up an additional physical meeting on 7 June, allocated to this topic.

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

* Working together with Dominique Forceville, Valentin Vlad will update the 2 CRs and distribute them for revision to the Group before the end of the week.
* Valentin Vlad will send the final versions to SWIFT for submission to ISO, before 1st of June.
* Valentin Vlad will request the EPC Secretariat to setup the meeting on 7 June and send the invitations.

**Annex I: Attendance List**

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| **Name** | **Institution** | **Attendance** |
| **Chairs** | | |
| Massimo Battistella | EACT | Yes |
| Pirjo Ilola | EPC (Finance Finland) | Yes |
| **Members** | | |
| Sarah Elfstrand | EPC (Swedbank AB) | Yes, by phone |
| Jacques Vanhautere | EPC (SEPAmail.eu) | Yes |
| Albrecht Wallraf | EPC (BdB) | Yes |
| Marta Kijuk | EPC (Citi Handlowy) | Apologised |
| Carlota Sustacha | EPC (BBVA) | Yes, by phone |
| Jean Allix | BEUC | Yes |
| Tarik Zerkti | ECommerceEurope | Apologised |
| Charles Bryant | EESPA | Yes, by phone |
| Johannes Vermeire | EESPA | Apologised |
| Pascal Spittler | EuroCommerce | Yes |
| **Observers** | | |
| Dominique Forceville | SWIFT | Yes |
| Kari Kemppainen | Eurosystem (ECB) | Yes |
| Rainer Olt | Eurosystem (Eesti Pank) | Yes |
| Roxanne Romme | EC/DG FISMA | Apologised |
| **Secretariat** | | |
| Valentin Vlad | EPC | Yes |