**Approved minutes of the 5th meeting of**

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

**Held on 7 June 2018 in the EPC premises in Brussels**

Distribution: EIPP MSG

**Restricted: Yes**

1. **Introduction, presentation of the agenda and approval of previous minutes**

The meeting was held at EPC premises in Brusselsand a Skype for Business session was available for the members attending remotely.

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

The agenda was approved.

The minutes of the previous Group meeting have been presented including some minor modification notified by email by Kari Kemppainen and Jacques Vanhautère. During the review of the minutes Sarah Elfstrand asked whether the new elements added in the Request-to-pay ISO messages will become mandatory. Jacques Vanhautère responded no and explained that all the new elements are optional and if something will be mandatory at the level of the business rules, this should be agreed and be part of the future EIPP eco-system. Other communities may choose to use the ISO messages without updates requested for EIPP.

The updated minutes have been approved.

1. **Status of the ISO Change Requests**

(item not in the initial agenda)

Jacques Vanhautère wished to add a status on the Change Requests submitted to ISO. Valentin Vlad reported that the 2 CRs were submitted on 30 May and are now in the review process by the ISO. They were published on the ISO website in the catalogue of Change requests.

Jacques Vanhautère proposed the members of the Group to contact the ISO PaymentSEG members to explain and give details about the context and background of the CRs.

He asked Dominique Forceville to remind the ISO review schedule. Dominique Forceville reminded the 7 July is the ISO deadline for reviewing the CRs which can be accepted, rejected or which require clarification. There will be a meeting of the Payment SEG on 2 July when the 2 CRs might by included. The next milestone is 1 October when there will be a final decision on which CRs are approved and enter in development.

Currently there are many CRs to review and the PaySEG vice-chair is thinking to prioritise them and to setup an additional meeting on 25 June. Dominique Forceville informed the Group that he required the 2 CRs to be prioritised and discussed in the meeting of 2 July or even before.

Pirjo Ilola informed the Group that she already had a call with the PaySEG vice-chair and another member of the EIPP EPC mirroring task-force, also member of the PaySEG, gave his input on the CRs.

Jacques Vanhautère asked if members of the Group other than Valentin Vlad (submitter) are allowed to attend the PaySEG online meeting where the CRs will be reviewed. Dominique Forceville will check with the SWIFT Registration Authority.

Massimo Battistella informed the Group that he already contacted CBI Consorzio (initial submitter of the pain.013/014 messages) and presented the scope of the CRs.

He had the opinion that as the CRs were submitted by the EPC, it should be EPC to decide who will attend the ISO online meeting. The Group agreed that the EPC will organise internally who will attend the meeting together with Valentin Vlad.

Valentin Vlad informed the Group about his call with a representative from NACHA (US) which are governing a service based on RTPs and are deploying it in the USA. He noticed that NACHA haven’t submitted any CRs to ISO. Dominique Forceville briefly informed about other submitted CRs having pain.013/014 in scope.

1. **Review of the proposal for servicing messages**

The document “EIPP Servicing message flows v02.pptx” was displayed and Pirjo Ilola started to present it.

Regarding the “EIPP provider enrolment” aspect it has been agreed that it is not in the scope of servicing messages. It is similar with SEPA schemes agreement involving more actions than a single servicing message.

For the Payee enrolment a question was raised on the need of a “broadcast” type of message, meaning all PSPs in the network are informed about all enrolled Payees.

Jacques Vanhautère pointed out that this is related to the repository model. It can be a based on a central repository or a different model. At this stage it is important to focus on how practical and interoperable the models are.

Massimo Battistella proposed to keep the focus on “servicing messages” without entering into the topic of how these will be used, for example not detailing the type of identity of actors. Further on, we can deal with these aspects too in the context of allowing the interoperability. He proposed to organise the current focus in 3 steps: 1. What are the servicing messages already used 2. Identify additional elements that could be useful and 3. Propose common elements of servicing messages.

Rainer Olt highlighted the need to propose best practices about using the servicing messages, starting with identifying the existing practices. He supports Massimo Battistella to focus on messages at this stage.

Jacques Vanhautère asked if the goal is to propose new ISO messages. Rainer Olt’s opinion was that now we need to harmonise the messages to find a “common denominator” and later we can deal with the standards.

Massimo Battistella reminded the previous 3 steps and added that we also need to evaluate how the outcome will be followed-up, by defining a standard or in a different way.

Jacques Vanhautère pointed out the need for inclusion of how the participants will be allowed in the system, how the trust will be achieved. Pascal Spittler agreed and gave the example of directories of PSP in the context of PSD2 (BIC directories)

Pirjo Ilola came back to the flows diagram.

The following remarks were raised on the flows diagram:

* The EIPP Provider enrolment is not covered at this stage and then no analysis has been done yet on the need for servicing message for EIPP Provider enrolment
* A Payee can send an enrolment message to several PSP with which it has agreeements (Sarah Elfstrand)
* The enrolment is for the Payee to be known in the system, therefore 1 single PSP would be sufficient. Further on, after service activation, it can deliver the RTPs through several PSPs, as well as it can use several PSPs to cash the amounts from the payments received. (Massimo Battistella)
* It is important to cover the basic needs: for the Payer to know what Payees are reachable, for the Payee to receive the activation request. All possible variations should be allowed as long as these needs are covered (Massimo Battistella). The slide 7 of the presentation on the scenarios was displayed to illustrate the combinations. In the 4 corner model the enrolment message is clearly needed, even if in practice a point-to-point activation (Payee-Payer) could be possible. But Payer-driven activation is essential as it allows the transmission of the Payer’s identity – including its PSP - up to the Payee. The Payee should also respond to the activation by OK/KO message and thus the Payer is informed that the reception of RTPs and E-invoices is from that moment possible. The Payee can use more than one EIPP SP to send the RTPs/E-invoices as long as it knows the identity of the Payer.
* The activation message involves two parties so it should express clearly the Payer consent (Jacques Vanhautère).
* Some Payees don’t want to be seen in the network (e.g. because they want to keep the SDD for payment of E-invoices) but want to be part of the EIPP network for some segments of Payers (Jacques Vanhautère)
* A Payee-driven activation could be considered but the issue is that the Payee doesn’t know the Payer identity, including its PSP. Better is to tackle the issue of not-visible Payees at the level of business rules, not necessarily at the level of activation messages . (Massimo Battistella)
* The primary goal of interoperability at pan-European level was mentioned, without negative impact on domestic solutions (Jacques Vanhautère)
* Although the enrolment-activation messages seem suitable for large corporates aiming to recurrently send many E-invoices/RTP, it isn’t simple for small Sellers sending few E-invoices or for one-off sendings. Maybe an easier option should be found for this segment (Pascal Spittler)
* A clear definition of the terms “enrolment” and “activation” should be provided (Jacques Vanhautère)

Rainer Olt proposed to return to the examination of the proposed structure of the servicing messages. The Group agreed and Jacques Vanhautère and Pirjo Ilola considered that the review of the flow diagrams and basic definitions was useful to have a common and clear idea about what these messages are about.

Lunch break

The Excel file “Copy of 20180601- EIPP servicing messages draft\_RO.xlsx” was displayed for detailed review. It contains proposed structures for enrolment, activation and corresponding responses.

Pirjo Ilola started to go through the tables. She proposed not to include the countries where each element is used as this is not relevant for the consultation.

Some of the remarks raised about the data elements are:

* If ISO standard will be considered, the usual approach is to have distinct messages for add, update and removal rather than a flag within a unique message to distinguish such operations (Dominique Forceville)
* The presence of Debtor PSP in the enrolment message allows to make the Seller visible only to the Debtors belonging to this PSP. This could be a method to make the Seller visible only by some Debtors. For full coverage to all Debtors, several messages should be sent (Sarah Elfstrand)
* The identity of parties should be aligned with the corresponding sections of the pain.013 (RTP) message. Maybe a column indicating the element also used in the RTP is necessary (Jacques Vanhautère)
* A column “multiplicity” could be added (Dominique Forceville)
* Examples of Debtors identity: identifier in similar format with the IBAN (Finland), tokenised IBAN (France), IBAN or personal PIN in Estonia, personal code+BIC+country code in Sweden (Pirjo Ilola, Rainer Olt, Sarah Elfstrand, Jacques Vanhautère)

It was agreed that Pirjo Ilola will draft a simplified, new version of the Excel table.

1. **Agreement on the procedure and next steps for market consultation on servicing messages**

Valentin Vlad proposed to discuss and agree on the market consultation procedure. He informed the Group that EPC proposed 3 groups of providers to be targeted:

* Members of EESPA. The distribution to this group would be done by the MSG members representing EESPA.
* EPC EIPP mirroring task-force. The distribution to this group would be done by the MSG members representing EPC.
* The providers that responded to the survey carried out in 2016 in support of the work of the ERPB Working Group on EIPP. Valentin Vlad after review by the co-chairs will send the consultation request to this group.

The MSG agreed with this proposal.

The rest of the time, the flow diagrams were modified to obtain a new version, “EIPP Servicing message flows v03.pptx”, considering the outcome of the discussions.

1. **Actions points and next steps**

* Pirjo Ilola will deliver a new version of the Excel file by the end of the week.
* By Monday 11 June Valentin Vlad will write a draft of a letter to the providers explaining the context and the scope of the consultation. The letter along with the Excel file and flows diagram will be sent to the Group
* The members will have until Friday 15 June cob to send back their remarks to Valentin Vlad.
* Valentin Vlad will obtain the EPC legal review of the first draft during the week. Second review might be needed after the feed-backs from the members.
* The final version of the consultation package will be distributed to the Group by Monday 18 June.
* A conf-call will be scheduled on 20 June am for the greenlight and kick-off of the consultation.
* The consultation campaign will start on 21 June.

**Annex I: Attendance List**

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