**Approved minutes of the 8th meeting of**

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

**Held on 25 September 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 in the EPC premises in Brussels.

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

The agenda was approved after agreement on switching the points 5 and 4 (discuss the draft report first and the way forward in a second time).

The minutes of the previous Group meeting have been presented. Some modifications were required by R. Olt, M. Battistella and J.Vanhautère. The minutes were updated during the review and the final version was approved.

P. Spittler wished to raise 2 points for attention to the Group: i) the use of EC eDelivery network for EIPP and ii) use of EIPP for one-off invoicing. Especially the 2nd point, it is important to decide how to deal with it, as “irregular flow” of e-invoices. Briefly it is about promoting use-cases with one-time invoices, otherwise small participants (SMEs) risk to keep the paper invoices. On this point M. Battistella reminded the scope of EIPP. J. Vanhautère pointed out that however, even in one-invoice flow it is important for the participants to be “known” in the system, i.e. to be enrolled and also activated even if the bilateral agreement is done outside of the scheme. Beyond the enrolment, the one-off invoice is one of the use-cases. R. Olt estimated this point as a good topic but reminded that the goal is not to design a product or explain how to use the EIPP, opinion followed also by M. Battistella who stated that it’s important that the proposals don’t prevent various use-cases. S. Elfstrand also was of the opinion that the SME should have the possibility for easy enrolment to quickly start sending e-invoices and that the technical integration should be easy as well. J. Vanhautère mentioned the “critical mass” aspect of the EIPP services which, once reached, will make EIPP attractive for small companies. P. Spittler highlighted that, in addition to easy send e-invoices and RTPs, for SME is important to solve the issue of reconciliation between payments received and e-invoices sent. R. Olt pointed out that the SMEs in their role of Payee/Seller will not want to pay more for the EIPP, so that the solutions should be cost-efficient compared with paper invoicing.

1. **Status on the ISO CRs on Request-to-pay**

J. Vanhautère provided an update of the submission of the RTP messages to ISO. To date there are no more comments or requests for modification of the submitted CRs. D. Forceville added that on 26/09 the Maintenance Change Request will be formally approved.

The next step is the development by SWIFT of the draft of the new version of the messages. After review by ISO 20022 PaymentsSEG, the new version will be published by 1st February 2019 for a final inclusion in the ISO standards on March/April 2019.

J. Vanhautère briefly reminded a small change added in the CR747 on the request of a PaymentSEG member: a field initially proposed to be a percentage, will be a choice between percentage and absolute value.

1. **Review of the Introduction and “RTP” section of the draft report**

V. Vlad briefly presented the changes made in the v0.4 of the draft compared to v0.2. Remarks regarding the v0.4:

* K. Kemppainen proposed that the references to the previous Working groups’ reports and the ERPB statements to be added in an annex.
* R. Olt proposed the last 2 paragraphs of the introduction should be moved in the Executive summary (still to be drafted)
* J. Vanhautère proposed that the diagram of pain.013/pain.014 messages should be corrected: the pain.014 message ends at the Payee domain
* R. Olt reminded that according to the Group ToRs, the impact on the payment schemes should be added in the report. V. Vlad informed the Group that a presentation was done to the EPC SEM Working Group on the possible impacts. M Battistella pointed out that an impact could be on the SCT Inst processing time due to the size of the RTP messages which will increase if attachments are included, so that the payment messages may also increase. J. Vanhautère reminded that the attachment is optional, and must not be added from the RTP to payment messages (pain.001 and pacs.008). Another impact could be due to the difference of versions. Currently the SCT and SCT Inst are based on an earlier version of ISO messages. On the other hand, the CRs will apply to the last version of RTP messages. SEM WG was of the opinion this isn’t a big issue for PSPs. In any case the report should mention that after analysis, there is no impact on payment messages.
* There were no comments on the section 3.1 and in 3.2 it was asked to not emphasize the sentences about the submission by the EPC of the CRs.
* From the current section 3.3 keep only the model D (RTP with E-invoices in attachment) and add it at the end of the current section 3.2. The other models, A, B C, E to be moved in an annex explaining that the preferred model for interoperability is D, but that others are possible using the proposed standard. Add a reference to the ERPB statement of November 2017 mentioning the different models. It has been agreed to keep the paragraphs detailing the differences between 2 types of providers (PSPs and EISPs)
* Regarding the uses beyond E-invoicing, K. Kemppainen proposed to mention the use in POS (with a possible feature for E-receipts) instead of focus on E-receipts.

Lunch break

1. **Review of the “servicing messages” section of the draft report**

The changes requested in the section 4 (“Servicing messages”) were edited on screen and saved as track changes in the document “EIPP MSG 030-18 ERPB report - DRAFT v\_0\_4\_rev.docx”.

In addition to small changes in the content or editorial changes, some more important ones were requested for “enrolment” message:

* Keep the section as descriptive and concise as possible
* In addition to NEW and response messages, don’t include specific descriptions for UPDATE and DELETE variants of the messages but only mention them
* Move the enrolment of providers from section 4.1 to the section 5
* For clarity, review and move requirements not present in the previous year report (now just above the diagram on Payee enrolment) in section 5
* Simplify the sub-sections describing the flows in the diagrams

As there was no time left to review the “activation” message, V. Vlad will do similar changes to the above changes for “enrolment”.

Other changes required:

* Add a glossary of terms in annex
* Add anonymized responses to the consultation in annex and indicate the responses’ country of origin
1. **Proposals for the way forward**

The possible ways forward discussed were either only the submission of servicing messages for standardization to ISO or a larger scope for EIPP framework, also including the submission of servicing messages for standardization to ISO.

The topic will be addressed during the next meeting for further clarification.

1. **AOB and next steps**
* Valentin Vlad continues the work on the report draft on the basis of this meeting outcome.
* Additional conference-call set-up on 12/10

**Annex I: Attendance List**

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| **Name** | **Institution** | **Attendance** |
| **Chairs** |
| Massimo Battistella | EACT | Yes |
| Pirjo Ilola | EPC (Finance Finland) | By phone |
| **Members** |
| Sarah Elfstrand | EPC (Swedbank AB) | Yes |
| Jacques Vanhautere | EPC (SEPAmail.eu) | Yes |
| Albrecht Wallraf | EPC (BdB) | Apologies |
| Carlota Sustacha | EPC (BBVA) | Apologies |
| Jean Allix | BEUC | Yes, AM |
| Tarik Zerkti | ECommerceEurope | Apologies |
| Michel Gillis | EESPA | Apologies |
| Charles Bryant | EESPA | By phone, AM |
| 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 | Apologies |
| **Secretariat** |
| Valentin Vlad | EPC | Yes |