

TERMS OF REFERENCE REQUEST-TO-PAY MULTI-STAKEHOLDER GROUP (RTP MSG)

1. Objective and context

The Request-To-Pay (RTP) Multi-Stakeholder Group (RTP MSG) is set up at the initiative of the Board and following an invitation extended by the ERPB at its meeting of 28 November 2018.

The Multi-stakeholder Group on E-invoice presentment and payment (EIPP MSG) identified the Request-To-Pay as the central element for EIPP eco-systems. A substantial part of the EIPP MSG work in 2018 was to update two ISO 20022 RTP messages making them usable for EIPP needs. The corresponding change requests were submitted to ISO and the new versions of the RTP messages will be published in April 2019.

On the other hand, the EPC observed that initiatives have been launched in the market in relation with the use of the Request-to-Pay as a larger functionality encompassing any mean of claiming a payment by a Creditor/Beneficiary from a Debtor/Originator. Beyond requesting the payment of the invoices, the Request-to-Pay in this context would allow the request of payment for goods and services in physical and online stores as well as in a P2P context. As the purpose of the Request-to-Pay is in any case to trigger a payment, the EPC made an analysis on how this message could be linked with the SCT/SCT Inst payment schemes. Two options have been assessed, namely the development of a standalone “RTP scheme” or the inclusion of the RTP within the SCT and SCT Inst schemes.

Based on this analysis, on the outcome of the work of the EIPP MSG in relation with the RTP, and on the results of the work performed by the MSG on Mobile initiated SCT and SCT Inst (MSCT MSG), the Board felt it necessary to create the RTP MSG. The objective of this group is to analyse and prepare the concrete and rapid exploitation of the RTP functionality from a broader perspective. Proper coordination with the EIPP MSG and the MSCT MSG will be ensured to avoid scope overlapping and inconsistencies and to build on the findings of these groups on the RTP and potential use cases.

2. Scope of work

For achieving the above-mentioned objective, the following topics should be included in the scope of the RTP MSG:

- Analyse the possible use of the ISO 20022 RTP messages already updated for EIPP for requesting SCT (Inst) payments. This analysis includes the option to include RTP messages in the SCT and SCT Inst schemes. If needed, an ISO 20022 change request will be prepared and submitted for the 2019-2020 ISO 20022 change management cycle.
- Analyse if the use-cases detailed by the MSCT MSG can be complemented with the inter-PSP ISO 20022 RTP functionality when the need for such functionality is identified.
- Assess the options to extend the RTP functionality to other environments than the inter-PSP network, such as P2P messaging platforms, proximity communications for P2P and at physical POIs (QR code, NFC, etc), e-commerce and m-commerce applications.



- Provide guidelines for the acceptance by and the interoperability between various types of actors within eco-systems using the RTP functionality, in a secure and trustworthy manner.

3. Deliverables

The Group will produce the needed written deliverables for Board approval, covering the scope, including if necessary, the documents needed for submission to relevant standardisation bodies. A final report on these deliverables will be provided to the ERPB by November 2019. An interim report will be presented at the ERPB meeting of June 2018.

The intellectual property rights, copyright and rights of development and disposal related to the deliverables of the Group will reside exclusively with the EPC.

4. Composition

The Group will consist of a maximum of 25 members, representatives of EPC Members participating in the EPC “Module 2” in 2019, and from other organisations as follows:

- EPC: 7 members
- EACT: 1 member
- Ecommerce Europe: 1 member
- EuroCommerce: 2 members
- BEUC: 1 member
- EESPA: 1 member
- TPPs: 2 members
- POI payment solution providers: 4 members
- EACHA: 1 member
- EBA Clearing: 1 member
- Observers: 3 (1 from the Eurosystem, 1 from the European Commission, 1 from SWIFT)

The Group will be co-chaired by a member representing the EPC and another member from an organisation with full membership (not observers), other than EPC. The Group co-chair representing the EPC will be elected by the Board following a recommendation by the NGC that the candidate(s) meet(s) the profile for the role. The other co-chair will be elected by the Group’s full members (not observers) not representing the EPC during the Group’s first meeting.

The co-chairs will be senior managers with relevant business and practical experience and with the available time and commitment. The co-chairs will be responsible for proactively guiding the Group in meeting its deliverables and ensuring coherence with EPC objectives. The Group will report to the Board.



The nominated members are expected to be senior experts in the fields of electronic payments including the current applicable standards and to be knowledgeable of related regulatory frameworks. They should have the ability and mandate to properly represent their institutions and their communities, be able to devote the necessary time to the Group and be proficient in English as the working language.

One alternate may be appointed to each member. An alternate shall be appointed for the duration of the mandate of the relevant member and may only attend a Group meeting when the relevant Group member is unable to attend such meeting.

The Secretary of the Group will be provided by the EPC Secretariat. The Secretary supports the co-chairs and is accountable for ensuring compliance with EPC processes.

5. Group Organisation

The Group will meet physically or by conference-call, on an as-needed basis. Calls for meetings and agendas will be issued at least two weeks in advance and meeting papers will be provided at least one week in advance. Minutes will be made available by the EPC Secretariat to all Group members, observers, and their alternates, as soon as possible and within one month of the meeting.

The Group will develop its conclusions and recommendations on the basis of broad consensus. In circumstances where such consensus is not achievable, and the matter is appropriate for the conduct of a vote, a vote may be taken and, for this to be binding on the group, a 3/4 majority on the basis of a quorum of 2/3 of the Group membership must be obtained. In the event of a serious divergence of views, reference will be made to the Board and if need be to the ERPB for advice and guidance.

When reporting the outcome of Group deliberations to the Board, and recording them in minutes, reference will be made to both majority and minority positions.

6. Mandate

The Group holds its mandate from and is accountable to the Board. The Group will operate under these Terms of Reference from the date of its approval by the Board. It will hold its mandate until the ERPB meeting of November 2019.

The members of the Group will at all times execute their mandate in accordance with the stipulations of the EPC Code of Conduct on competition law (EPC212-14), as amended from time to time.

7. Data protection

Members of the Group should as a matter of principle refrain from processing any personal data accessed or obtained through their membership of the Group, unless and to the extent required to fulfil their normal EPC duties, as described in the present terms of reference or in any other relevant procedural or policy document (e.g. EPC Charter, Internal Rules).

This principle shall apply mutatis mutandis to any observers, guests or other third parties (partly) attending one or more meetings of the Group.

The EPC Data Protection and Privacy Policy (document EPC024-18) provides further guidance in this context.