**Approved minutes of the meeting of**

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

**held on 20 February 2019 in the EPC premises in Brussels**

Distribution: EIPP MSG

**Restricted: Yes**

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

This was the 2nd meeting of the EIPP MSG in 2019, held in the EPC premises in Brussels.

The Group’s composition and the participation at this meeting can be found in Annex 1 at the end of these minutes.

V. Vlad provided an introduction from the Secretariat. He presented the last update in the Group’s composition. The 3 vacant seats of the EPC are now allocated to Ivana Gargiulo, Daniel Berger and Slavenka Došen.

The EPC Board also elected J. Vanhautère as co-chair representing EPC.

The participants presented themselves in a brief “tour de table”, and V. Vlad welcomed Daniel Berger for his first presence to the Group’s meetings.

(C. Bryant and M. Gillis joined the meeting remotely)

The agenda was approved without modifications.

1. **Review and approval of the previous meeting’s minutes**

The minutes of the previous meeting (30 January 2019) were approved with some minor editorial changes.

V. Kuntz informed the Group that the new version of the pain.013/pain.014 ISO 20022 messages was published on 19 February by ISO, so that the first deliverable of the 2018 work of the Group is now completed. These messages implement the requirements for Request-To-Pay (RTP) as defined for EIPP in 2018.

1. **Reuse of other ISO 20022 messages**

M. Battistella summarised the conclusions of the 2018 report of the EIPP MSG in relation with the servicing messages. 2 messages were designed and therefore these messages should be considered for similar functions in other ISO messages. The first is “enrolment” message, or how the information on the participants are disseminated in the EIPP eco-system. The second is the “activation” message or the action to link a Payer with a Payee to express the Payer’s consent to receive RTPs and e-invoices from that Payee.

M. Battistella expects to check, with the help from SWIFT representatives, if similar functions exist at semantic level in other ISO 20022 domains. He mentioned 3 possible such areas: for e-mandates, Accounts opening and Target2-securities.

V. Kuntz mentioned the Accounts opening domain where useful components for legal registration, similar with enrolments can be found.

J. Vanhautère provided a presentation of EIPP flows, using the file “EIPP servicing messages Working materials.pptx”.

On the onboarding of providers (detailed in slide 3) the Group agreed that it is not in the scope of servicing messages. The relation of a provider with the scheme manager and such onboarding is rather in the scope of the EIPP future “framework agreement”. M. Battistella reminded that the current scope is enrolment of participants and activation. He mentioned the example of SEPA for payments where such onboarding via messages was not setup neither.

Regarding the enrolment of Payees (slide 4) it was agreed that the main messages to be defined are 2 and 3 (between Payee’s EIPP provider and EIPP directory/registry provider). Messages 1 and 4 (between Payee and its provider) can also be derived from 2 and 3 depending on the use-cases.

Next point discussed was whether a message for enrolment of Payers is necessary (slide 5). S. Elfstrand made the remark that, if such a message exists, it could be helpful for account switching. However, M. Battistella evidenced that this message is also out of scope. The enrolment of the Payer could be part for example of the e-banking environment, or of an existing activity involving the Payer in relation with its bank. J. Vanhautère agreed for B2C but wondered if for B2B such a message shouldn’t be considered. M. Battistella pointed out that this goes beyond of the scope as it was already defined. J. Vanhautère agreed but warned that this self-limiting scope needs to be accepted by the Group.

It was in the end admitted that the enrolment of the Payers via messages is out of the scope at B2C level but could be evaluated for B2B.

Going forward to the activation message (slide 6), J. Vanhautère pointed out that some similar functions may exist in other ISO 20022 domains. This is still to be determined. In the slide 7 a proposal of message structure is presented. V. Kuntz observed that it is probably needed a more detailed dataset for expressing the consent. However, the consent in the context of EIPP is not for payment, so that complex consent related structures might not be needed. V. Kuntz mentioned the possibility to use the message through APIs which could lead to more complexity, but M. Battistella considered it is too early to enter evaluation for such type of use.

Nevertheless, the option that the provider of the Payer is a TPP shouldn’t be excluded. To illustrate this, M. Battistella displayed a presentation used for the 2018 work (file EIPP MODEL 09\_04\_2018.pptx, slide 10) where the provider roles are split on Payer side.

J. Vanhautère displayed the last slide of his presentation, listing a possible structure of the message for enrolment of Payees.

At this point, M. Battistella made the remark that it could be possible to define an additional, “query” message. It would be used by the Payer’s provider to get information about Payees from the EIPP directory providers in case of using the “pull mode” of distributing the enrolment of Payees in the eco-system.

Discussion on the “visibility” topic

Concerning the data elements for enrolment, S. Elfstrand proposed to discuss the “visibility” issue. It refers to the possibility for a Payee to indicate in the enrolment message that its identity should be visible or hidden to certain Payers. V. Kuntz mentioned the “responsible provider”, entity present in other messages that could be used for visibility purposes.

On this issue, J. Vanhautère made the distinction between the visibility and reachability. The latter means an activation is still possible from the Payer provided that the Payee’s EIPP address is correct, even though this Payee is not visible for searches in directory providers.

M. Battistella pointed out that the visibility issue might not be in the scope. A Payee may choose to not be visible but still to perform the activations with its Payers through channels outside the EIPP scheme. J. Vanhautère agreed and estimated that in this case the visibility issue is solved by a general flag “visible=yes/no”.

S. Elfstrand emphasized that the visibility feature is needed in some markets; it already exists in Sweden and it is important for Payees’ banks to be able to propose it to their corporate customers. A typical use case is of a Payee that doesn’t want to be visible to those Payers already paying their e-invoices by SDD. On the other hand, a Payer, by activating EIPP could in the same activation message request the cancellation of its SDD mandate.

V. Kuntz proposed that enrolment could be performed in 2 layers: 1st a basic enrolment of the Payee followed by enrolment per service.

D. Berger required clarifications on the meaning of Payer’s consent, whether it is technical or contractual. J. Vanhautère explained that the technical aspect is a consequence of a contractual consent. M. Battistella added that the activation, as a message including the consent, includes also the identity of the Payer.

Going back to the visibility issue, M. Battistella pointed out that various cases should be described further in the business rules of the EIPP framework which should include all types of optional services. S. Elfstrand considered important that all these rules be defined in a multilateral manner. The bilateral option doesn’t motivate PSPs, at least small saving banks for example.

In the end of this part it was agreed that the visibility flag should be retained in the enrolment message as a general indication that a Payee requires to be or not be visible. It shouldn’t be further developed at this stage.

Continuation of the agenda point 3

V. Kuntz gave the example of the message for mandate initiation, pain.009, that may contain some parts reusable for activation message.

From Target2-securities domain the “responsible party” concept could be useful.

From Account management domain, the message acmt.007 may contain elements useful for enrolment such as the sub-structure to describe an Organisation.

lunch break

1. **Servicing messages**
   1. **Define “activities” per actor**

The goal was to start working on the definition of the actors, roles and activities of these actors for the 2 messages: enrolment and activation.

This part was conducted in “workshop” mode with members expressing proposals and comments on activities for every actor and role: Payee, Payee EIPP provider, Payer EIPP provider, EIPP directory provider, Payer.

V. Vlad created and edited on screen a document containing the result of this work: “activities-per-roles.docx” which will be distributed to the members as part along with these minutes and other documents for the next meeting.

V. Kuntz used a SWIFT modelling tool to start merging the notes from this document into a specific format for Business analysis containing activity diagrams. The files produced will be the input for the Message Description Report part 1, as a deliverable for the submission to ISO 20022 of the request for new messages.

A specific point was raised by D. Berger regarding the multibanking environment. A Payer having accounts in several banks could send several activation requests from these accounts. The question is to which account (or to which e-banking environment) the Payee should send the RTPs/e-invoices. M. Battistella considered this is not an issue for the standard itself. Nevertheless, this use-case should be addressed in the business rules.

* 1. **Review the messages’ datasets**

This agenda item has not been reviewed in detail. The Group agreed that the lists of proposed attributes of messages should be matched with what already exists in other messages, identify the gaps and finalise the lists taking in account the mandatory fields needed for EIPP RTP purposes.

The updated datasets will form the “Message Description Report part 1”, also as a deliverable for the submission to ISO 20022 of the request for new messages.

1. **Business Justification**

V. Kuntz sent a template of ISO 20022 Business Justification to V. Vlad who will distribute it to the Group’s members.

He summarised what this document should contain, including figures of estimated volumes of messages per year, number of users, etc.

Some elements of these figures can be found in the survey that the ERPB WG on E-invoicing conducted in 2016.

J. Vanhautère pointed out that the link with the delivered work on RTP messages should be in the Business Justification document.

1. **Next steps (until the next meeting)**

* V. Vlad will deliver a first draft of the Business Justification document
* V. Kuntz and V. Vlad will continue the work on the activities document
* V. Kuntz will analyse the existing similar messages from other domains and do a mapping with the proposed messages datasets.

The meeting ended at 16:30.

**Annex I: Attendance List**

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| **Name** | **Institution** | **Attendance** |
| **Chairs** | | |
| Massimo Battistella | EACT (Telecom Italia) | Yes |
| Jacques Vanhautere | EPC (SEPAmail.eu) | Yes |
| **Members** | | |
| Sarah Elfstrand | EPC (Swedbank AB) | Yes |
| Carlota Sustacha | EPC (BBVA) | Apologies |
| Ivana Gargiulo | EPC (Consorzio CBI) | Apologies |
| Slavenka Došen | EPC (Zagrebačka banka) | Apologies |
| Daniel Berger | EPC (SIX Banking Services) | Yes |
| Tarik Zerkti | ECommerceEurope | Apologies |
| Michel Gillis | EESPA | Yes – via phone |
| Charles Bryant | EESPA | Yes – via phone |
| Pascal Spittler | EuroCommerce | Apologies |
| **Observers** | | |
| Vincent Kuntz, Dominique Forceville | SWIFT | Yes |
| Bernard Darrius | Banque de France | Yes |
| Roxanne Romme | EC/DG FISMA | Yes |
| **Secretariat** | | |
| Valentin Vlad | EPC | Yes |