Minutes

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Approved

Minutes of the meeting
EPC Multi-Stakeholder Group on EIPP (EIPP MSG)

Distribution: EIPP MSG
Meeting Date: 10 April 2019
Venue: EPC premises in Brussels

1 Introduction, presentation of the agenda

This was the 4th meeting of the EIPP MSG in 2019, held in the EPC premises in Brussels.
The attendance to this meeting can be found in the Annex 1 at the end of these minutes. P. Spittler and C. Bryant attended via Skype for Business.

The agenda was approved without modifications.

2 Review and approval of the previous meeting's minutes

The minutes of the previous meeting (20 March 2019) were proposed for approval and some changes were required by J. Vanhautère, P. Spittler and D. Berger. Updated minutes were approved and will be published on the website of the EPC as usual.

Before entering into the next point of the agenda there was a discussion on the "Activation by the Payee" topic in complement to the discussion on the minutes.

Discussion on the "activation by the Payee"

To clarify the point regarding the inclusion or not of this topic in the scope of the EIPP MSG J. Vanhautère made reference to the 2018 EIPP report in which it is clearly mentioned that the activation by the Payee should not be excluded (Nota Bene in footnote at page 11 – "*NB: other models should not be excluded, such as activation initiated by the Payees and the possibility to use the RTPs without a previous activation. However, in such models, the Payer should communicate its identity and give its consent through other channels than the EIPP eco-system.*"). P. Spittler agreed but pointed out that this mode of activation depends on the use-cases and the analysis should well describe the activation models.

J. Vanhautère expressed the conclusion taken by the representatives of EPC in their EIPP mirroring task-force. This conclusion is that the Activation by the Payee should be considered and could be implemented in 2 manners. First, using a special Payee to Payer Activation. Second option is to make use of the first RTP which would have also an activation purpose in addition to its RTP primary

meaning. In any case the Payer has the ultimate decision. For the EPC EIPP mirroring task-force the 2nd option (make use of the first RTP) is preferred, combined with dedicated reason codes (to be added in the "external code list" or to be checked for reusing existing codes) to express the Payer's decision in the response (pain.014) message. J. Vanhautère evidenced that this solution also offers the great advantage of not having to change the Pain 013/Pain 014 message format but only to use different codes. The initial approval by the Payer contained in this response reflects its consent to receive further RTPs from that Payee.

B. Darrius pointed out that in this model it should be clearly indicated what exactly the consent is for. It could be for the payment or for the RTP service activation. Both consents could be merged in a unique acceptation step, e.g. by using a "check-box" mode: the Payer accepts this first RTP for payment and in the same time can opt-in for the acceptation of the future upcoming RTPs from that Payee.
J. Vanhautère explained that the acceptation can be for the opposite combination: the Payer doesn't accept this RTP (e.g. doesn't agree with the amount, etc) but accepts the RTP service in general.

At this point M. Battistella expressed the opinion that including this feature in the RTP should be eventually in the scope of the RTP MSG and not of the EIPP MSG that should focus on servicing messages as agreed at ERPB. He pointed out that only the activation by the Payer was considered and in scope until now, while the activation by the Payee has not been analysed and considered by precedent working groups on EIPP. He reminded that the activation by the Payer was considered important for interoperability, along with the approach to give Payers access in their e-banking environment to the list of enrolled Payees for further activation. Moreover, including the activation by the Payee implies to find a method to identify the Payer's PSP to which the activation will be sent.

P. Spittler observed that if previous bilateral agreement between the Payee and Payer exists, introducing the activation by the Payee would mean forcing the Payer to accept again the service. Also, if the activation by the Payee is included, then in any case the Payer should be able to cancel it so an activation cancellation by the Payer is needed.

On the presence of activation by the Payee in the previous EIPP work, J. Vanhautère responded that it was mentioned in the 2018 report along with not using the activation at all (footnote at page 11 - "*NB: other models should not be excluded, such as activation initiated by the Payees and the possibility to use the RTPs without a previous activation. However, in such models, the Payer should communicate its identity and give its consent through other channels than the EIPP eco-system.*"). He made the remark that implementing such a type of activation is easy, no additional message is needed if it is done in the 1st RTP, but only to update the code lists. Answering to B. Darrius question, he proposed to indicate the type of consent by using multiple codes in the response from the Payer (pain.014). P. Spittler added the remark that most likely a general consent for the service is expected from the Payers so that "1 to 1" consent for the service is not expected to be much used.

M. Battistella agreed that these possibilities exist and should not been prevented, but he pointed out that now the focus of the EIPP MSG activity should be only on the agreed topics. With regard to the activation, only the activation by the Payer should be treated at this stage. He reiterated his opinion that the other group (RTP MSG) should anyway include the activation by the Payee in its

own scope. In relation to this, B. Darrius raised the attention on the need of coordination between the 2 groups.

J. Vanhautère briefly presented his position. For the EIPP MSG the enrolment and activation are in scope. Enrolment is for the Payees and maybe (to be decided) for the B2B Payers. Activation can be done either by the Payer, either by the Payee. The activation by the Payer should be implemented by a dedicated message (a "servicing message" for activation) or by a general service opt-in (the Payers agrees with the activation for all Payees). The activation by the Payees can be implemented as a dedicated message or, preferably as an additional feature in the 1st RTP.

P. Spittler raised a question on what exactly is the RTP in this context: a payment instrument or a way to transmit the e-invoice. J. Vanhautère reminded that in the RTP MSG is was said that it is a tool/vehicle for multiple purposes.
M. Battistella agreed but considered this as a matter for the RTP MSG, not for the EIPP MSG. The EIPP MSG should focus on "servicing messages" as they were defined in previous EIPP WGs, even though not excluding other possibilities, and after further future investigations. He proposed to close this point at this stage and to tackle it in RTP MSG. J. Vanhautère reiterated that the activation by the Payee doesn't necessarily require a new message but only a usage rule of the existing RTP message, so that it doesn't impact the ongoing work on proposals for ISO 20022 servicing messages. M. Battistella admitted that from a business perspective it could be useful to have also a standardised process for the activation by the Payee, but this needs further analysis with the involvement of all the stakeholders. He proposed then focus the activity of the EIPP MSG on the on servicing messages for the enrolment of the payee and the activation from the Payer.

Discussion on the "enrolment of B2B Payers"

J. Vanhautère proposed that the enrolment of the Payers should also be considered, but only in B2B business area, because of the interest from the market. This type of enrolment can be implemented by the same enrolment messages as for Payees, using a dedicated field which can hold 3 values: "enrolment as a Payee", "enrolment as a Payer" or "enrolment as both Payee and Payer".
M. Battistella in response stated that the enrolment of Payers was never considered in scope. J. Vanhautère made the remark that in the previous meeting, this subject was however mentioned.
M. Battistella reminded the mandate given by the ERPB and the EIPP MSG Terms of Reference where the development of servicing messages should be done on the basis of the functional design delivered by the EIPP MSG in 2018. The enrolment of Payers is not included in this design. He drew attention that other topics such as activation by the Payee, use of RTP for activation and enrolment of the Payers are now discussed but shouldn't be in EIPP MSG scope.

J. Vanhautère agreed to keep the priority to the creation of the ISO messages for enrolment of the payee and for activation by the payer but expressed his intention to mention the need to tackle these items in the oral progress report to be given by the EIPP WG co-chairs to the ERPB in its meeting of June 2019.

3 Review the 1st draft of the Business Justification document

V. Vlad briefly introduced the draft of Business Justification (BJ) document already provided for the previous meeting. The version presented and displayed on screen contains the comments of V.

Kuntz and D. Forceville. He explained that some parts are still to be completed and required clarifications on several sub-sections, e.g. on the use of Business Application Header.

On this point D. Forceville gave some details and recommended to include it in the servicing messages structure. J. Vanhautère, after requesting the advice from the Group members proposed to follow this recommendation so that it has been agreed that, after analysis, this type of header to be adopted.

P. Spittler asked whether JSON can be considered as syntax in addition to XML for ISO 20022 messages. D. Forceville noted the question and will look for more information on this.

As a general observation, D. Forceville informed that the first opinion of SWIFT was that the current draft is too detailed and goes beyond what is required. Parts of the document are more for the MDR document than for the BJ so that a thorough review for simplification is needed.

V. Vlad carried on with the review of the current draft.

On the flow diagram, M. Battistella gave some clarification on the terms of Service vs. Solution Provider. In support he displayed a diagram used for the last year report where various combinations of providers are illustrated. In the end it has been agreed to keep the current term of "EIPP Solution Provider".

In response to V. Vlad question on the section regarding the consequences of a delay in the design, M. Battistella proposed to mention the risk that what was developed last year in the RTP standard remains not used and the risk that bilateral or fragmented solutions might be developed based on the RTP standard which can be then harder to make them interoperable.

lunch break

4 Working session on "activities" document

V. Vlad displayed on screen the working document "EIPP MSG 011-19 activities-per-roles-notes_v0.2".

D. Berger required clarification on the term "interface" used in then document. It was an agreement that this term defines all means for exchanging information between users and systems, e.g. in this context between the Payer and its e-banking interface.

The roles of "Forwarding (routing) agent", already present for Activation activities set have been added to Enrolment as well. After some other minor changes, the document was considered final and saved in v0.3 and will be used by V. Kuntz and D. Forceville as input for MDR document for further work.

5 Workshop on servicing messages: review the messages datasets

D. Forceville provided for review on screen the updated Excel file "EIPP MSG 006-19 servicing_messages_datasets_v_0.2.xlsx" and a first draft of MDR part 1 document "E-invoice Electronic Presentment Service_EarlyDraft.pdf".

The Group analysed in detail the list of data elements present in these 2 documents. The Excel file was amended and saved in a new version. The comments made during this review can be found in this file.

A more detailed analysis was made on the field "Creditor customer identification type" from the Enrolment message. This field indicates what are the additional information that a Payer has to include in activation messages. It has been agreed that it should be a complex type composed of a Boolean to indicate whether at least one of such additional elements is required, and a list of pairs name+flag. The name indicates the name of the additional information (e.g. "customer number", or "telephone number") and the flag indicates its mandatory/optional aspect of the corresponding name.

D. Forceville will further investigate how this functional need can be represented in a standard structure.

6 Reuse of other ISO 20022 messages

This agenda item was not discussed during the meeting.

The meeting ended at 16:30.

ANNEX I: ATTENDANCE LIST

Name	Institution	Attendance
Chairs		
Massimo Battistella	EACT (Telecom Italia)	Yes
Jacques Vanhautere	EPC (SEPAmail.eu)	Yes
Members		
Sarah Elfstrand	EPC (Swedbank AB)	Apologies
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	Apologies
Charles Bryant	EESPA	Yes – via Skype
Pascal Spittler	EuroCommerce	Yes – via Skype
Observers		
Vincent Kuntz	SWIFT	
Dominique Forceville	SWIFT	Yes
Bernard Darrius	Banque de France	Yes
Roxanne Romme	EC/DG FISMA	Apologies
Secretariat		
Valentin Vlad	EPC	Yes