

Approved

Minutes of the meeting

EPC Multi-Stakeholder Group on Request-to-Pay (RTP MSG)

Distribution: RTP MSG

Meeting Date: 14 May 2019

Venue: EPC premises in Brussels

1 Introduction, presentation of the agenda

This was the 2nd meeting RTP MSG. It was 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. The agenda was approved without modifications.

The meeting was opened by Jean-Yves Jacquelin and Pascal Spittler, co-chairs of the MSG. As some members attended the RTP meetings for the first time, a "tour de table" was made for personal presentations.

2 Review and approval of the previous meeting's minutes

There were comments received on the minutes from L. Riccardi and J. Vanhautère.

The comments were on the following items:

- Multiple confirmations (pain.014) should be allowed, whereas in the minutes it was mentioned only one possible. The update was approved, supported by several members who highlighted that this is possible in the standards and further business rules could be defined on how to use the confirmations.
- The modification of the amount indicated in a pain.013 message should be possible but only if the Payee allows this. The update was approved and clearer wording was used.
- Other clarifications and corrections related to "pay now"/"pay later" aspects
- Correction on the timing of the cancellations.

All updates were logged in track changes and updated version approved for publication on the EPC website along with the agenda of the previous meeting.

The action list was reviewed and the points 1, 6, 7 were closed.

3 Agreement on Terms of Reference (ToRs)

As requested in the previous meeting by some members, the MSG reviewed the ToRs document. J.Y. Jacquelin explained the proposed timing and it was agreed that the reachability of actors other than PSPs (point 4) will be analysed in September (action point). P. Spittler pointed out that even



24 June 2019

though the focus is first on 4-corners model and definition of a set of common elements for different use-cases, other models (e.g. 3 corners) shouldn't be excluded. It is important to avoid barriers that could prevent any other model of actors to participate in the RTP framework.

The MSG didn't require formal change of the ToRs.

4 Discussion and decisions on functionalities: exceptions handling

This part was left for discussion from the last meeting, based on the previous presentation (RTP MSG 002-19, slide 17, section "Exception handling"). Types of exceptions analysed:

- No response from the Payer (i.e. nothing happens until the Expiry Date). Several members pointed out that this is a real issue more for "pay now" use-cases, at POI. If a Strong Customer Authentication (SCA) is required on the Payer side, the time before a response may be longer. It was agreed that there is no need to change the standard as the non-response case can be covered by making use of Expiry Date. The Providers in the chain should automatically disable RTPs for no answer from the Payer after expiry date. The payee can cancel the RTPs at any time
- No response from the Payer's PSP. The same logic could be applied as in the previous type. Double payment should be in any case avoided and the Payer should always be in control. The Payee should be informed accordingly. The Expiry Date and time is checked by the processing systems so that the exception for reason of timeout can be raised. It was mentioned that the timeout aspect has to be linked with the immediate acknowledgement and user approval, depending on the value assigned to these responses and consequently on the service level required by the Payee. It was agreed that the timeout should be considered for the "pay later" cases too. We need 2 definitions for the timeout: for "pay now" and "pay later" cases, to be detailed at the design stage. An additional remark was made on the influence of the systems performance (response time) on the timeout.
- No payment after RTP acceptance. Several members pointed out that in "pay now" cases (e.g. at POIs between consumers and merchants) the "accept" action is expected to be linked with the payment. In such cases the acceptance is not expected because between the Payee and Payer, the acceptance doesn't make sense without payment. For "pay later" this is clearer that acceptance of the RTP would mean acceptance of the debt also expressed in the e-invoice. The payment might not happen even after acceptance of the RTP. But this situation is out of the RTP "scheme". It was agreed that there is no need for new or updated messages for this. Nevertheless, further analysis might be necessary to fully understand all consequences of this exception.
- Confirmed payment not received. It was agreed that this exception type is on the payment schemes scope.
- Rejects / Reject reasons. It was agreed that the existing ISO 20022 codelists should be analysed to check the reasons already available and if needed to request new codes. The code lists will be made available for the next meeting (action point).

5 Discussion and decisions on functionalities: extended RTP



24 June 2019

J.Y. Jacquelin commented that the purpose of this discussion is first to agree on whether the extension, i.e. the provision of the RTP other than through an inter-PSP network, is to be included in the scope and how we proceed. The members agreed that it is in scope.

A member proposed the term “proximity RTP” instead of “direct RTP” but this is still to be decided. Whatever will be the term or functions of this extended RTP, we need to ensure that the dataset already identified can be transported within such an RTP.

It was highlighted that allowing RTPs not going through the inter-PSP space has consequences at 3 levels: i) technology and standards, ii) trust achievement, iii) commercial liability. Business model could be added to these levels.

It was an opinion stating that the extension is justified, as a unique model solely based on one means of provision should not be foreseen.

Other members pointed out that there is a risk of non-interoperability if we extend too much the RTP functionality.

It was reminded that in any case the basic principle is that such an RTP must contain all information needed for initiating the payment to enable standardisation of RTP messages, such as a dedicated standard of a QR code or pain.013 message.

One member explained that in the light of PSD2, RTP could be sent via an API, a premium or value-added API because this function is not directly a requirement from PSD2.

6 Review of the first draft of specifications

J.Y. Jacquelin explained the purpose of this presentation which was to agree on the structure and to have a basis for discussion on the content. V. Vlad displayed on screen the document RTP MSG 005-19 v0.3. It was agreed that the next version will include the required changes (action point).

The following comments and requests for updates were made:

- It is important to give proper definitions in the section 2.1.
- In the section “relevant actors” (2.2) replace the term Payee’s/Payer’s service provider with RTP service provider.
- It was proposed to add a section “models” before the description of use-cases
- Section 2.5.3 replace “additional requests” by “additional functionalities”
- Delete the section placeholder 3.2 (currently empty) and mention XML and JSON instead, in the previous section as this concerns technical implementations of the ISO 20022 standard.
- At section 4.2 (to be developed) it was a remark on possible use of an API for RTP by other actors than PSPs.

lunch break

The members resumed the review of the draft specification document.



24 June 2019

Other comments made:

- It was pointed out at the section 2.2 that if the Payer's RTP Service Providers is not the Payer's account holder (a PSP), the rules between these 2 providers should be also specified, e.g. to define how a received RTP is transformed in an SCT /SCT inst. Payment.
- If these 2 providers are different, the question arose which one would be able to give "payment guarantee". A definition of the RTP "roles" instead of "actors" has to be preferred.
- Regarding the use-cases, it has been agreed that Use Cases numbering from external sources, such as *EPC MSCT Interoperability Implementation Guidelines¹*, shouldn't be presented separately but rather to merge all use-cases in one single list with reference to the external sources where relevant.
- The discussion ensued on the "now" or "later" RTP options. Several members commented that using them for payment "pay now/later" is not relevant and that it would be better to use "approve now/later" as in RTP use-cases "now" or "later" is not a quality of the payment but of the presentation and approval by the Payer. Another option would be to express it as "request to pay now/later". It was pointed out that the separation is not very clear and between now and later, many other cases may exist. In the case of purchases at POIs with immediate delivery the "approve now" and "pay now" are basically concurring. Once received, an RTP can be classified in "now" or "later" in function of the response given by the Payer.
- With regard to the payment guarantee, this is a separate axis of identifying use-cases so that at least 3 criteria could be applied: "now" or "later" aspect, the payment is instant or not and the guarantee is given or not. P. Spittler proposed that he provides a comprehensive map of use-cases taxonomy using "decision-tree" based on these 3 axes (action point).
- Upon a remark from a member it has been agreed that the recurrent aspect is complex and needs a separate analysis which will be done in September meeting (action point).
- At the section 2.5 (processing flow) a comment was made on the need to better link the RTP flow with the payment flow. It was suggested to add indicative links and conditions at the end of the RTP flows to express how the payment is initiated
- It was required to give details about cancellation flows.
- The relation with the authentication should be clarified, for example it could be considered that one consent/approval of an RTP-induced payment might also apply for upcoming RTPs? Or whether the consent/approval of the RTP can represent the consent for the payment, similar with "delegated authentication" as type of SCA. Nevertheless, in particular in a physical POI setting, the user-experience is considered to be very important and "one-click" approval should be considered. It was agreed to put this point on the next meeting agenda (action point). However, it was pointed out that the authentication is not in the scope of a possible RTP scheme and the RTP flows should only consider that authentication was already done and is transparently used.

NB: some changes were directly made on the draft document in tracking changes mode and are not included in these minutes. The updated draft with changes tracked can be consulted for further checks if needed.

¹ [MSCT Interoperability Implementation Guidelines](#)



24 June 2019

Short discussion about the payment guarantee following up the proposal of F. de Roeck:

The following agreements were obtained on this topic:

- Payment guarantees on behalf of the payer's RTP service provider and/or PSP should be supported by the RTP eco-system, while the guarantee (contractual relationship with rights and obligations) itself is not defined in depth.
- Payment guarantee should be optional, and the participants must explicitly adhere to this option.

However, some members pointed out that there is a risk that RTP eco-system is not adopted if it is not as convenient, faster, cheaper than and as reliable as card payments.

Additional request: a member asked to receive MSCT related documents for public consultation. V. Vlad will inform the members when these documents will be available (action point).

The meeting ended at 16:00.



24 June 2019

ANNEX I: ATTENDANCE LIST

Name	Institution	Attendance
Co-Chairs		
Jean-Yves Jacquelin	EPC (Erste Bank)	Yes
Pascal Spittler	Ikea (Eurocommerce)	Yes
Members (EPC)		
Francis De Roeck	EPC (BNP Paribas Fortis, Febelfin)	Yes
Niclas Lindblom	EPC (Swedbank)	Yes
Jacques Vanhautère	EPC (SEPAmail.eu, FBF)	Yes
Albrecht Wallraf	EPC (BdB)	Yes
Luca Riccardi	EPC (ABI)	Yes
Frans van Beers	EPC (Dutch Payments Association)	Yes
Members (other organisations)		
Timur Suyargulov	OpenWay	Apologies
Philippe Bellens	Worldline	Yes
Michel van Mello	Colruyt (Eurocommerce)	Yes
Rasmus Eskestad	EACHA	Yes
Petra Plompen	EBA Clearing	Yes
Charles Bryant	EESPA	Apologies
Arnaud Crouzet	FIME	Yes
Marc Bröking	CGI	Yes
József Czimer	Capsys	Yes
Massimo Battistella	Telecom Italia (EACT)	Apologies
Simone Lavicka	Ingenico	Yes
Diana Layfield	Google	Apologies
Jason Macklin	Microsoft	Apologies
Observers		
Dominique Forceville	SWIFT	Yes
Mirjam Plooi	Eurosystem (ECB/ERP)	Yes
Guillaume Bruneau	Eurosystem (Banque de France)	Yes
Roxanne Romme	EC/DG FISMA	Apologies
Alternates		
José Luis Langa	EACHA	Apologies
Vincent Kuntz	SWIFT	Yes
Rainer Olt	Eurosystem (Eesti Pank)	Apologies
David Ballaschk	Eurosystem (Deutsche Bundesbank)	Apologies
Mounir Mouawad	Google	Yes (remote)
Henrik Hodam	Worldline	Apologies
Andrew Pankratov	OpenWay	Yes
Secretariat		
Valentin Vlad	EPC	Yes



24 June 2019

ANNEX II: ACTION LIST

Nb	Action	Due date	Status
1	Add reachability on the agenda of September meeting	September meeting	Open
2	Distribute the ISO 20022 codelists	June meeting	Closed
3	Include remarks made at agenda item 6 in the next draft of specifications document	June meeting	Closed
4	The new “decision-tree” based break-down of use cases will be provided by P. Spittler	asap	Closed
5	Review the need to define and support Recurrent RTP	September meeting	Open
6	Deliver a new version of the specifications document	June meeting	Closed
7	Inform the members on the launch of the public consultation on EPC MSCT IIG	Launch date	Closed
8	Describe the link the RTP flow with the payment flow	June Meeting	Closed
9	Relation of one click UX and SCA when approving an RTP and initiating a SCT Inst message at POS	June meeting	Closed
<i>From the previous meetings</i>			
2	Add a check digit in the E2E reference of the RTP message	Detailed analysis stage	Open
3	Check whether an existing field from payment messages can be used to indicate that the payment follows an RTP; propose such a flag if it doesn't exist		
	Detailed analysis stage	Open	
4	Reuse the field Expiry Date in pain.013 for the RTP validity	Detailed analysis stage	Closed