

Minutes

EIPP MSG 023-19
Version 0.2
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Public



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Approved

Minutes of the meeting

EPC Multi-Stakeholder Group on EIPP (EIPP MSG)

Distribution: EIPP MSG

Meeting Date: 29 August 2019

Venue: EPC premises in Brussels

1 Introduction, presentation of the agenda

This was the 6th physical 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. The meeting started with the confirmation of the date of 11 September for the next meeting. The formal invitation with venue will be sent in the course of the day.

The provisional agenda (EIPP MSG 022-19) has been approved without changes.

2 Review of the notes of the conf-call of 12 June

Since the last physical meeting of 21 May, an additional conference-call was scheduled on 12 June to organise a vote on the proposed extension to the EIPP servicing messages and to finalise the content of the public consultation. No formal minutes were distributed after this conference-call, but a summary of the outcome was distributed (document RE_EIPP MSG_additional call_12 June quick summary_UPDATE.pdf). The content of this summary was reviewed and approved without changes.

NB: the minutes of the meeting of 21 May had been approved during the conference-call of 12 June.

3 Discussion on the results of the public consultation

V. Vlad displayed on screen the document summarising the 8 responses received to the EIPP public consultation (EIPP_public consultation_summary.docx). It has been considered that the quality of responses were good even though the number of responses is not very high. It was agreed not to extend the duration of public consultation (ended 23 August).

The responses were reviewed one by one. The summary document was updated and the version with track changes was distributed to the members. It is available for any detail on the review session. The main points of review and decisions are listed below:

- Response 1: the “visibiliy” feature should be explained in the Business Justification document. The Payee IBAN is not needed for the Enrolment. The question of need for the IBAN was raised by P. Spittler and M. Battistella, J. Vanhautère highlighted that there is no



need for IBAN in Enrolment. It has been observed that the IBAN is needed (and present) in the RTP messages. Other remarks raised during the analysis (not coming from the response): “Creditor” dataset should be mandatory; In ActivationData block, AnyBIC and LEI are Indicators, not values, meaning that they only indicate the type of identifier expected in Activation messages.

- Response 2: BIC field cannot be removed as it is part of the standard structure defined by ISO 20022, but this field is optional. It was again agreed to provide details about “visibility” feature in the Business Justification document
- Response 3: On one hand, LEI is already present in the blocks mentioned (Creditor, Debtor, UltimateCreditor, DebtorSolutionProvider, CustomerIdentification). Moreover, it cannot be added in the field TradingName. On the other hand, it was agreed to not accept the suggestion to make LEI the only one and mandatory identifier, as this would not be aligned with the principle of open and interoperable standard, nor with what was already designed for RTP message. On the adoption by the market it has been mentioned that it could be costly as delivery of LEIs is a paid service.
- Response 4: The proposal to add a start/end date in the Enrolment and Activation messages was considered interesting. P. Spittler linked it with the bank account switching function, or how an EIPP activation should work in this case. M. Battistella detailed possibilities of account switching: i) the “old” bank sends a cancellation of the activation and the “new” bank a new activation request; or ii) only the “new” bank sends a new activation request that replace the existing activation on the Payee side. The latter is the most expected scenario. V. Kuntz mentioned that the addition of a dedicated message for activation switching could be an option as well, but it was not retained as too complex at this stage. It was agreed to include the start date in the activation and enrolment message. P. Spittler pointed out that in B2C sector it could be easy to manage the dates, but more complex in B2B. J. Vanhautère had the remark that the features are not identical with switching accounts as activation is about routing channels for RTP, not payments/bank accounts.

lunch break

- Response 4 (cont): The proposal to add contract reference was accepted. A new repetitive field ContractAdditionalInformation will be created, at the same level as Debtor, including Description. The type of additional info will be indicated with values from an ExternalCodeList along with a proprietary value for both messages, Enrolment and Activation.
- Response 5: It was accepted that “Activation Request Delivery Party” block is duplicated and agreed that it will be kept in the ActivationData block.
- Response 6: It was agreed that in the EIPP business rules it will be indicated that the Activation can be done through other channels. Regarding the opt-out possibility, it was reminded that the EIPP is always based on the Payer consent so that “by default” activation



has not been accepted. It was also agreed to rename the field GlobalVisibility into LimitedVisibility and change the definition accordingly (to reflect the opposite meaning of true/false pair)

- Response 7: D. Berger explained the rationale of this request. V. Kuntz pointed out that if the MSG submits a CR to extend the length of the private identifier from 35 to 256 characters, there is a risk of rejection of such CR as ISO 20022 is a worldwide standard and the impact can be considered as too important. M. Battistella suggested to use the ContactDetails for fulfilling this need even though it is not a true identifier. The conclusion was to use this workaround and in parallel to submit a CR for length extension. A third option is to define another field for an alternative identifier.
- Response 8: related to the e-Invoice format supported it was accepted to add a repetitive field as a choice between an ExternalCode (Sheet 37 of ExternalCodeList ISO excel file) and Proprietary value to specify the supported formats. It was also accepted to add UltimateDebtor field and add UltimateCreditor in the Activation message too.

Regarding the responses to the extension proposal, it was observed that the majority of responses were favourable. The MSG has to decide how to move forward with the work on this extension.

4 Review the Business justification draft

The changes to the draft were agreed during the previous point. V. Vlad will create the new version for review in the next meeting.

5 Review the MDR draft

It was agreed that SWIFT representatives (V. Kuntz and D. Forceville) will produce an updated version for the next meeting based on the accepted changes.

6 Discuss and decide on the content and structure of the report to ERPB

This point was not tackled due to lack of time and the agreement that the priority is on the finalisation of the documentation for submitting the messages creation request to ISO 20022 so that the Business Justification and MDR should be first finalised. It will be discussed in the next meeting.

-The meeting was closed 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)	Yes
Carlota Sustacha	EPC (BBVA)	Apologies
Ivana Gargiulo	EPC (Consorzio CBI)	Apologies



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Slavenka Došen	EPC (Zagrebačka banka)	Apologies
Daniel Berger	EPC (SIX Banking Services)	Yes
Tarik Zerkti	ECommerceEurope	Apologies
Michel Gillis	EESPA	Apologies
Charles Bryant	EESPA	Apologies
Pascal Spittler	EuroCommerce	Yes
Observers		
Vincent Kuntz	SWIFT	Yes
Dominique Forceville	SWIFT	Apologies
Bernard Darrius	Banque de France	Apologies
Roxanne Romme	EC/DG FISMA	Apologies
Secretariat		
Valentin Vlad	EPC	Yes