Minutes

RTP MSG 009-19
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Public

Approved

Minutes of the meeting
EPC Multi-Stakeholder Group on Request-to-Pay (RTP MSG)

Distribution: RTP MSG
Meeting Date: 24 June 2019
Venue: EPC premises, Brussels (ground-floor meeting room)

1 Introduction, approval of the agenda

This was the 3rd 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 meeting was opened by Jean-Yves Jacquelin and Pascal Spittler, co-chairs of the MSG. Two members participated to the RTP meetings for the first time: Erwin Kulk from EBA Clearing, replacing Petra Plompen and Christophe Fonteneau from Request.Network company representing EESPA. He replaced Charles Bryant in this meeting.
The agenda was approved without changes.

2 Review and approval of the previous meeting's minutes

A. Wallraf and J. Vanhautère had sent written comments on the minutes prior to the meeting. After detailed review of the minutes and the comments received, the updates were accepted and the minutes with incorporated changes were approved. As usual, these will be published on the EPC website along with the previous meeting agenda.

The action list was reviewed and the points 2,3,6,7,8,9 were closed as well as 4,5 from the previous meetings.

3 Review of the 2nd draft of specifications document

The Secretariat displayed on screen the version 0.5 of the specification document, including the written comments received. This was the version used for the live-editing session when reviewing the draft.

A first proposal was made to add in the structure of the document a separate paragraph describing the *minimum RTP basic service*, or "core RTP". This was considered necessary as there are many options and specific cases that otherwise would make difficult the implementations of the first version within a reasonable timeline.

Proposals for updates in the section 2.2:
- It would be better to use of the term "actor" instead of "role", as currently this section seems to set out types of entities, or actors and not roles. It was agreed that a better wording would be needed to clarify the meaning of this section, but this is not a very important topic the discussion should insist on.
- Some rearrangement of the current text was required, e.g. putting first the generalisation of the term followed by examples.
- Updates in the text, received prior to the meeting were accepted and will be introduced in the next version.
- "Ultimate or intermediate" type of beneficiary should be removed

Proposals for updates in the section 2.3: text simplification by removing assertions on the current established models.

Proposals for updates in the section 2.4:
- It was proposed to completely remove it.
- It was in the end agreed to rewrite some parts and move it before 2.2 as it contains more general aspects, suitable for an introductory section.
- RTP could transport other types of information (e.g. a token, to be released by the Payer's RTP Service Provider once the RTP is accepted and/or paid). A different opinion was that RTP should keep its primary goal, to request a payment. However, other additional information could be delivered within the RTP (as already foreseen with the E-invoice) provided that this primary goal is not misused.

At this point a discussion derived on a use-case whereby the RTP cannot transport the full Payer's identity if it is optionally represented by an IBAN. In this use-case a first RTP would be sent after the Payer selects its PSP. This RTP would contain only a "session ID" of the Payer. The Payer's PSP, after Payer's authentication communicates to the Payee the full identity of the Payer. This identity may not be the IBAN for data protection reasons, as in some jurisdictions the IBAN is considered as sensitive personal data. Distinction should be made however between Payee's data – which are necessary for a SCT/SCT Inst in the context of PSD2 SCA at payment level – and Payee and Payer's data which may be subject to GDPR elsewhere (i.e. RTP eco-system).

Discussion on "use-cases" (section 3):

It has been proposed to assign short names to use-cases for better understanding.
About the taxonomy, it was pointed out that the current break-down is maybe not the best way to cover all use-cases. A proposal was to apply a first distinction at the level of the Credit Transfer type: instant or not, then by the presence or not of the guarantee of payment. However, the RTP should be agnostic for the payment instrument used for initiating the payment, even though currently only Credit Transfer (SCT and SCT Inst) are in scope, but in the future other instruments could be accepted.
It was asked whether the information to the Payee about the acceptation of an RTP can be done in 2 ways: either by a pain.014 "RTP accepted", either by an SCT Inst at the level of payment. From a standard point of view, the presence of the pain.014 should be mandatory at least in inter-provider space and also in Payee-Payee's RTP provider space when the Payer refuses the RTP. From the

Payee's provider to the Payee and from the Payer to the Payer's provider this message should be optional upon bilateral agreement, especially if the payment instrument used is SCT Inst (except in the case above=refusal).

On the need for agnostic RTP, the proposal was well received. On the need for pain.014 it was re-stated that this response is needed even if SCT Inst is used because the channels for the RTP and the channel for the payment are different. Therefore, on the Payee side, at least for reconciliation purposes the processing of the acceptation (pain.014) will be needed, independently from the credit in the Payee's account because of SCT Inst execution.

However, attention was raised on the development of SCT Inst, which could become the "new normal", so probably it will be unnecessary to rely on multiple pain.014 so that to have always two messages to process on Payee side.

On the other hand, it was reminded that it is possible that a Payee uses separate service providers for RTP and for the SCT Inst payments. In this case the pain.014 is necessary. Other opinions were that the SCT Inst is not expected to be "new normal" very soon, so other means of notifications should be foreseen such as via pain.014. Another issue may be that SCT Inst can be faster than the pain.014 which means that it would be better to rely on SCT Inst as information that an RTP has been accepted.

Further aspects of using the pain.014 message have been discussed:
- SCT can also be used, not only SCT Inst, to pay for a previous RTP so that pain.014 should be always used and cannot be functionally replaced by an SCT Inst.
- Pain.014 doesn't say that the Payer has seen the RTP, if this pain.014 is sent by the Payer's service provider. On the other hand, pain.014 shouldn't be sent without a reason.
- It should be sent only upon action from the Payer except cases such as expiration of the RTP or other exceptions
- It can be first sent as response status by the Payer's PSP and a 2nd pain.014 (updated response status) to express the acceptation or refusal by the Payer
- From the CSMs point of view, it was reminded that RTPs are sent to multiples parties, so that when it is sent to the next party in the infrastructure, the receiving party should send a response. From a standardisation point of view, it was noticed that the response statuses (which should be always sent by the next party to which an RTP is sent) is a pure technical message so that these are not pain.014 messages. A distinction should be made between technical and business response statuses which are pain.014 messages.

It was concluded that there should be three levels of responses to an RTP: i) technical response statuses , ii) pain.014 business response statuses – sent by the service providers in business-related responses such as at expiry date or because the Payer doesn't belong to the receiving service provider..., and iii) pain.014 provided upon user action such as accept or refusal. It was considered useful that in some cases the CSMs may opt to not make use of all technical response status messages but the business response status and those sent upon user actions should be mandatory. Another argument for this is that the Provider for the payments can be different from the provider for the RTP (pain.013/pain.014) so that to ensure the sending responses to the Payee, the business responses and user-actions, pain.014 is necessary.

Regarding the *taxonomy of use-cases*, it was agreed that it needs to be clarified and simplified. It was also suggested to add 1 use-case: C2B (Customer to Business) in online transactions based on

redirection to the existing Payer's e-banking application. Another suggestion was to include 1 more P2P use-case whereby transactions are recorded in blockchain-based distributed data stores.

(it was agreed to move to the points 4 and 5 of the agenda and to come back to the point 3 and if there will enough time left to come back to the *taxonomy* topic)

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lunch break

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4 Discussion and decisions on functionalities: additional requests

A proposal was made to add a request "Request for reservation of funds", in addition to RTP, and even a request for "preauthorisation". In a normal flow the RTP could follow one of these requests for specific use-cases. After a short discussion it was agreed to not include it in the basic package for RTP as it needs further analysis. It is not yet clear whether these functions should be implemented by new messages.

Regarding "Cancellation Request", no further analysis was done. It was only confirmed that the message that currently doesn't exist in the ISO standard will be present in the framework.

Regarding "Status request", the members discussed whether this message is really needed. It was agreed to keep it as a technical inquiry message that would be used only to check the status of a previous RTP in absence of any response statuses received by the original sender. Further checks are needed to assess whether the existing ISO message camt.038 (CaseStatusReportRequest) can be reused for this purpose.

5 Discussion and decisions on functionalities: extended RTP

The co-chairs presented the topic of extension of the RTP. It is about how to define and if there is a need for standardisation of the RTP outside of the inter-provider space, or RTP sent directly from the Payee to the Payer.

It was pointed out that the exchanges and relations between the Payee and Payer cannot be constrained by a unique standard. Standardisation of bilateral RTP cannot be mandated, but as long as the finality of RTPs is to enable smooth initiations of payments by SCT/SCT Inst by the Payer, there is a need for interoperability. Furthermore, specific security measure should be taken when it comes up to payment initiation following a bilateral RTP.

QR-code standardisation was given as an example. QR-code for payment initiation, presented by the Payee, can be seen as a form of RTP. The RTP framework could include it with some security principles but not giving much details as this is not the main focus of the RTP framework initiative. If an RTP scheme will be developed, the security measures will be properly described (e.g. as part of Risk management Annex).

It was reconfirmed that this direct (bilateral, "plain") RTP is in the scope and it was concluded that the corresponding section of the specifications document (chapter 6) should contain

minimum/basic features. These features and basic data elements should be subsets from the "full RTP" model (inter-provider) that is expected to be described in previous sections.

It was pointed out that the collaboration with other EPC Groups (PSSG, SEMWG, MPWG) is needed to align on QR-code standardisation and security principles.

Regarding the current section 6.2 (RTP and non-PSP actors), it was re-stated that non-PSP entities can be part of a future RTP scheme, on both Payee and Payer side. Indeed, even on the Payer side the RTP provider is not necessarily a PSP, but this service provider obviously should be linked with a PSP for initiation of payments. The document should list all types of non-PSP entities allowed in an RTP-scheme, but should specify rules that these entities should comply with and requirements that they should implement to achieve interoperability. At this point special RTP providers were mentioned, which could play the role of Directory service providers.

It was reminded that the assessment for including the RTP framework in SCT/SCT Inst schemes or creation of a new scheme will be on the agenda of the September meeting (*action point*)

The co-chairs invited the members to come back to the discussion on ***taxonomy of use-cases:***

The decision-tree diagram (page 9 of the specifications draft) was again displayed on screen. It was observed that the current break-down is too complicated and doesn't accurately cover the proposed use-cases and their functions. For example, presentment and acceptation are 2 different services and not levels. The need for using "RTP presentation" is not clear.

It was also agreed that "implicit acceptation" is not a relevant function as the acceptation is embedded with the SCT or SCT Inst initiation

A proposal was to start from what the current pain.013 message offers and derive from this the functionalities and options that the RTP can have.

It was concluded that the next version of the taxonomy should be simpler and focus on few options. For example, basic options could be: payment guaranteed or not, SCT Inst (instant payment) needed or not, or whether an acceptation is for "now" or "later".

A new version of the taxonomy will be circulated within the Group for reactions before distributing the new full document (*action point*).

6 AOB

No other topics were discussed.

The meeting ended at 16:30.

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)	Apologies
Rasmus Eskestad	EACHA	Yes
Petra Plompen	EBA Clearing	Apologies
Charles Bryant	EESPA	Apologies
Arnaud Crouzet	FIME	Yes
Marc Bröking	CGI	Yes
József Czimer	Capsys	Yes
Massimo Battistella	Telecom Italia (EACT)	Yes
Simone Lavicka	Ingenico	Yes
Diana Layfield	Google	Apologies
Jason Macklin	Microsoft	Yes
Observers		
Dominique Forceville	SWIFT	Yes
Mirjam Plooij	Eurosystem (ECB/ERPB)	Yes
Guillaume Bruneau	Eurosystem (Banque de France)	Apologies
Roxanne Romme	EC/DG FISMA	Apologies
Alternates		
José Luis Langa	EACHA	Apologies
Vincent Kuntz	SWIFT	Apologies
Rainer Olt	Eurosystem (Eesti Pank)	Apologies
David Ballaschk	Eurosystem (Deutsche Bundesbank)	Yes
Mounir Mouawad	Google	Apologies
Henrik Hodam	Worldline	Apologies
Andrew Pankratov	OpenWay	Yes
Erwin Kulk	EBA Clearing	Yes
Christophe Fonteneau	Request.Network (EESPA)	Yes
Secretariat		
Valentin Vlad	EPC	Yes

ANNEX II: ACTION LIST

Nb	Action	Due date	Status
1	The new "decision-tree" for taxonomy of use-cases will be provided by V. Vlad after work session with P. Spittler	asap	Closed
2	Deliver a new version of the specifications document	End July	Closed
3	Clarify basic and additional functions/features	September meeting	Open
4	Check whether camt.038 can be reused for technical inquiry message	September meeting	Open
From the previous meetings			
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	Add reachability on the agenda of September meeting	September meeting	Open
5	Review the need to define and support Recurrent RTP	September meeting	Open