Approved

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

Distribution: EIPP MSG
Meeting Date: 11 September 2019
Venue: EBF, avenue des Arts 56, Brussels

1 Introduction, presentation of the agenda

This was the 7th physical meeting of the EIPP MSG in 2019. The attendance to this meeting can be found in the Annex 1 at the end of these minutes. The agenda (EIPP MSG 024-19) has been approved without changes.

S. Elfstrand request a brief information of the activities of the Request-to-Pay Multi-stakeholder Group (RTP MSG). J. Vanhautère and M. Battistella – both also members of RTP MSG – gave a short information on the RTP MSG scope and V. Vlad on the status of the deliverable, i.e. the specifications for an RTP standardisation framework.

M. Battistella raised the question whether the documentation for ISO 20022 submission needs to be approved by the EPC Board before submission. It was agreed that, even though the submission task is already in the ToRs, the EPC Board should approve it, as it was the case also for the documents for the public consultation. An advice from the EPC Director General will be requested to choose between Board approval by email or at the next physical Board meeting that will be on 20 November.

2 Review of the minutes of the previous meeting

The minutes of the meeting of 29 August were displayed on screen for review. Some clarifications were applied regarding the response 3 and 7, requested by D. Berger, S. Elfstrand and B. Darrius. The minutes were updated and approved.

D. Berger further suggested to use the same terminology Payee/Creditor and Payer/Debtor in all documents to avoid misunderstanding.

3 Review the Business Justification draft

V. Vlad displayed on screen the Business Justification (BJ) draft document for ISO 20022 updated after the meeting of 29 August. He explained that the only modification from the previous version is the mention to the “visibility” feature.
M. Battistella required to spend more time for other proposals for changes so that the discussion re-started from the beginning of the BJ for complete review.

The following changes in the BJ were discussed and agreed;
- Page 1: Indicate that the terms Payee and Creditor are interchangeable
- Page 1: (Enrolment message): The wording for describing the “visibility” feature was changed
- Page 3 (section D): add e-invoices as example of attachments
- Other small editorial changes in the sections D and E

The new version was saved as version 1.2 and approved. This is the final version that, after review by SWIFT, will be submitted to the Board for approval before submission to ISO 20022.

In support for explaining the “visibility” feature, J. Vanhautère presented a schema illustrating the difference between visible and reachable for a Payee (document EIPP Repository & Directory.pdf). He used the terms Directory (public) and Repository (private) and analogy with the public telephony directories where numbers on red lists are not present but however are reachable.

S. Elfstrand explained how this feature is used in Sweden, but in a broader mode where visibility can be applicable to segments of Payers if needed, not always to all Payers.

4 Review the MDR draft

During the discussion on the “visibility” feature that led to the change of BJ paragraph, a new topic occurred. M. Battistella explained that whilst if a Payee is visible a Payer can make use of Activation message without any problem as the Payee is known, if the Payee is not visible, the Payer needs an additional information for activation. S. Elfstrand was of the opinion that this needs to be further developed in the business rules.

M. Battistella pointed out that there should be a support in the standard for this type of activation. Therefore he proposed to add a new data element in the Activation message. Called ActivationCode, it should allow a Payer to communicate to the Payee a customised information. J. Vanhautère shared this view but insisted to define a sort of OTP (One-Time-Password) for this Activation Code to avoid to be reused by another payee/payer couple. This code will be known only by the Payer and Payee, and communicated previously by the Payee to the Payer with its Creditor Id.

This code would be required in case of an activation to a non visible enrolled Payee.

V. Vlad asked whether the ContractReference cannot be used for this purpose. M. Battistella explained that an ActivationCode is preferable as it ensure full control of Payee over the Activation process (i.e. Activation can be sent by the Payer only after the Payee communicates the code to the Payer).

The Group agreed with this proposal, i.e. with the addition of an optional, not-repetitive element, ActivationCode in the Activation message.

J. Vanhautère proposed to ask advice from SWIFT representatives - who were not present in the meeting – and upon their technical opinion, the element can be added in the MDR, especially he stressed that the ActivationCode should be linked to the Creditor id.
It was also agreed to include in the EIPP report the additional business rule on the use of this element: if the Payee is not visible then the ActivationCode will be required in the Activation message.

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**lunch break**

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D. Berger, J. Vanhautère and V. Vlad presented the proposal from EPC representatives to extend the identifiers allowed in the EIPP servicing messages. The proposal was made following a response from the public consultation on the need for support of email addresses as an identifier.

It was agreed to include in the MDR an additional identifier = “extended identifier” length 256 characters, optional along with the ISO identifier which remains mandatory, both enclosed in a new block, “EIPP identifier”. It should be applicable in all places where ISO identifier is currently present, in both Enrolment and Activation messages.

5 Content and structure of the report to ERPB

It was agreed that the report to the ERPB, as required in the Group’s ToRs, should be a short report containing the following topics:

- Short presentation of the conclusions of the last year report. This part should only list the elements for the way forward and not enter into details
- Content of the 2 servicing messages. A functional description is needed.
- Public consultation process, what was its scope, how it was done, including the mention to the proposed scope extension
- The result of the public consultation, including the support for scope extension
- Present the process of submission to ISO 20022
- No proposals for way forward as this is not in the current mandate

6 Analyse public consultation feed-back on the scope extension

M. Battistella made the remark that currently there is no need to work on the scope extension. This doesn’t prevent that the future business rules address it but the extension shouldn’t be present in the standard. Regarding the activation by the Payees, he proposed to include in the report that future EIPP solutions should include the possibility of Activation outside the scheme.

J. Vanhautère analysed the 2 proposed extensions. The 1st, enrolment of B2B Payers, is needed to inform the eco-system that a B2B Payer is ready to receive RTP/E-invoices and could be implemented by an option in the current Enrolment message. The 2nd, Activation by the Payee raises the question whether a specific message is needed or it can be managed with the current message set.

M. Battistella pointed out that the 1st extension is not possible in the current model. It is a different service from the normal Creditor Enrolment. J. Vanhautère highlighted the benefit that it could bring to SMEs especially to reach a wide EIPP use and to reduce payment delays.
M. Battistella proposed to focus in priority on the framework already defined. S. Elfstrand proposed to add in the final report a statement on the scope extension without giving many details. The proposal was accepted by M. Battistella and J. Vanhautère.

B. Darrius suggested to also mention in the report what could be interesting in the EIPP scheme for the development of the SEPA payment schemes. D. Berger suggested to use the model of the section “Benefits” from BJ document to express this idea in the report.

As next steps there were also agreements on:
- V. Vlad to schedule a call with SWIFT observer for the changes needed in the BJ and MDR
- V. Vlad will propose a first draft of the report to the ERPB for the next meeting (17 October)

-The meeting was closed at 16:05 -

**Annex I: Attendance List**

<table>
<thead>
<tr>
<th>Name</th>
<th>Institution</th>
<th>Attendance</th>
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<tbody>
<tr>
<td><strong>Chairs</strong></td>
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<tr>
<td>Massimo Battistella</td>
<td>EACT (Telecom Italia)</td>
<td>Yes</td>
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<tr>
<td>Jacques Vanhautère</td>
<td>EPC (SEPAmail.eu)</td>
<td>Yes</td>
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<tr>
<td><strong>Members</strong></td>
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<tr>
<td>Sarah Elfstrand</td>
<td>EPC (Swedbank AB)</td>
<td>Yes</td>
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<tr>
<td>Carlota Sustacha</td>
<td>EPC (BBVA)</td>
<td>Apologies</td>
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<tr>
<td>Ivana Gargiulo</td>
<td>EPC (Consorzio CBI)</td>
<td>Apologies</td>
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<tr>
<td>Slavenka Došen</td>
<td>EPC (Zagrebačka banka)</td>
<td>Apologies</td>
</tr>
<tr>
<td>Daniel Berger</td>
<td>EPC (SIX Banking Services)</td>
<td>Yes</td>
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<tr>
<td>Tarik Zerkti</td>
<td>ECommerceEurope</td>
<td>Apologies</td>
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<tr>
<td>Michel Gillis</td>
<td>EESPA</td>
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<td>Charles Bryant</td>
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<td>Pascal Spittler</td>
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<td>Vincent Kuntz</td>
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<td>Dominique Forceville</td>
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<tr>
<td>Bernard Darrius</td>
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<td>Roxanne Romme</td>
<td>EC/DG FISMA</td>
<td>Apologies</td>
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<td>Valentin Vlad</td>
<td>EPC</td>
<td>Yes</td>
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