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

Distribution: EIPP MSG
Meeting Date: 17 October 2019
Venue: EPC, Cours Saint-Michel 30, 1040 Brussels

1 Introduction, presentation of the agenda
This was the 8th 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 027-19) has been approved after changing the order of items: new order is review of the MDR, review of the draft report and of the Business Justification.

2 Review of the minutes of the previous meeting
The minutes of the meeting of 11 September (document EIPP MSG 025-19) were displayed on screen for review. They were approved without changes.

3 Review of the updated MDR draft
V. Vlad reminded what are the documents needed for submission to ISO 20022: Business Justification, MDR Part 1 and MDR Part 2. MDR Part 1 is not yet drafted and it should be also available for delivery. V. Vlad pointed out the deadline of 4 November, when the full package has to be sent for approval to the Board of the EPC prior to any submission to ISO. No change is possible after that deadline.

The discussion ensued with a reminder from J. Vanhautère that in the MDR Part 2, some parts are still missing: description of amendment and cancellation messages as well as of the status report messages and reason codes.
M. Battistella asked V. Kuntz and D. Forceville if they confirm that these messages and reason codes can be similar with e-mandates and their answer was positive, with necessary changes, the same type of design can be provided.
It was agreed that for starting, a limited number of reason codes will be provided and the list can be completed at a later stage by simple Change Requests which is a common way for reason codes.

S. Elfstrand gave the example of existing solutions in Sweden where there are no distinct messages for creation, amendment and cancellation, but in a single message, a flag makes the distinction...
between the these functions. V. Kuntz replied that in our case a similar approach is not possible due to ISO 20022 design rules.

Regarding the amendment message M. Battistella was of the opinion that in theory any data can be changed but there is an issue in the case of Activations. The change of Payer’s provider is not easy as the new provider cannot send an amendment on a message that was not initially sent by this provider. In conclusion the future rulebook should describe those types of cases. It is important now to focus on what amendments/cancellation/response messages should contain and not on the way they are used.

It was agreed that the MDR Part 1 completed with a proposal for amendments/cancellation/response messages will be provided by 22/10 end of day by SWIFT. A conference has been scheduled for 28/10 for final review.

4 Review the draft report for ERPB

V. Vlad displayed on screen the report draft in track changes mode, including changes received by email after sending out to the Group and including last remarks from M. Battistella.

The changes were reviewed one by one and the draft edited on screen. The version EIPP MSG 026-19 report from MSG 2019 - DRAFT v0.2-tc.docx can be consulted for full detail on the editing session.

lunch break

5 Review of the updated MDR draft (contd.)

The discussion on amendments/cancellation/response continued.

Related to Activation

S. Elfstrand mentioned that it would be useful that by making use of a single message, a change such as Payer address change can be propagated to all its Payees. M. Battistella made the observation that it seems to be related to the way that standards amendment messages are used and not to the content of these messages.

M. Battistella proposed that the status report for Activation returns either “OK” (positive response), either “NOK” plus a reason code (negative response).

In amendment and cancellation a reference to the original Activation is needed. S. Elfstrand asked some examples of amendment. These could be for example for extending the activation ending date, address, etc.

It was concluded that amending/canceling an activation is not difficult, once the reference to the original message (activation) is included, because the data of activations/amendments/cancellations are stored on the Payee side.
It was decided to add an optional field, DebtorActivationIdentification, before DisplayName in the Activation message. It should be present in related amendment and cancellation messages. It was decided not to provide reason codes for the amendment or cancellation in the request message itself, but to keep the related fields for further evolution.

Related to Enrolment

In this case the data are not stored by the Payees but stored in Directories by Directory Providers. Consequently the identification of an enrolled Payee is the “Creditor Identifier”, but “Message ID” is the identifier of the message coming from a Payee provider. So for amendments and cancellations a Payee provider needs only to include the “Creditor Identifier”. It was concluded that in amendments and cancellations of Enrolment, either the full original Enrolment message is included, either only the “Creditor Identifier”. Then for amendment all data that are in the body relate to the changes to be applied, and for cancellation, the Enrolment identified in this way is to be cancelled. The similar approach is used in e-mandate related messages.

As for the activation, it was decided not to provide reason codes for the amendment or cancellation in the request message itself, but to keep the related fields for further evolution.

Reason codes in negative Response messages for Enrolment
The following reason codes were retained:
- Creation errors: Payee already enrolled, Technical rejection, Unauthorised Enrolment
- Amendment/Cancellation errors: Unenrolled Payee, Technical rejection
- Other: miscellaneous

Reason codes in negative Response messages for Activation
The following reason codes were retained:
- Creation errors: Technical rejection, Unknown Debtor, Unknown Contract, Unknown Dedicated Activation Code, Service Not Allowed
- Amendment/Cancellation errors: Technical rejection, Unknown Debtor, Unknown Contract, Non Existing Activation
- Other: miscellaneous

It was agreed to add an element “Service Activation Starting Date” in the positive response to an activation request.

6 AOB

The Business Justification document was simplified without reference to limited visibility as it is detailed in the MDR and could be confusing for non EIPP expert. It was agreed that the Business Justification document will be delivered to ERPB along with the report. The MDR will be available to ERPB upon demand.
For the next steps, J. Vanhautere listed the remaining tasks for further works. M. Battistella and J. Vanhautere convey to prepare some slides including those next steps for ERPB Board meeting end of November.

As next steps, the followings were agreed:
- V. Kuntz to deliver to Secretariat a draft of the MDR Part 1 by 22 October
cob
- V. Vlad to deliver a new package with updated report and MDR by 23 October
- A conference-call will be scheduled on 28 October 16-18 for final review

As it was the last physical meeting the co-chairs congratulated the members for their participation and thanks them for the works accomplished.

- The meeting was closed at 15:00 -

**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>
<tr>
<td>Massimo Battistella</td>
<td>EACT (Telecom Italia)</td>
<td>Yes</td>
</tr>
<tr>
<td>Jacques Vanhautere</td>
<td>EPC (SEPAmail.eu)</td>
<td>Yes</td>
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<tr>
<td><strong>Members</strong></td>
<td></td>
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<tr>
<td>Sarah Elfstrand</td>
<td>EPC (Swedbank AB)</td>
<td>Yes (remote)</td>
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<tr>
<td>Carlota Sustacha</td>
<td>EPC (BBVA)</td>
<td>Apologies</td>
</tr>
<tr>
<td>Ivana Gargiulo</td>
<td>EPC (Consortio CBI)</td>
<td>Apologies</td>
</tr>
<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>Apologies</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>
<td>Apologies</td>
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<tr>
<td>Charles Bryant</td>
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<td>Apologies</td>
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<tr>
<td>Pascal Spittler</td>
<td>EuroCommerce</td>
<td>Apologies</td>
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<tr>
<td><strong>Observers</strong></td>
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<tr>
<td>Vincent Kuntz</td>
<td>SWIFT</td>
<td>Yes</td>
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<tr>
<td>Dominique Forceville</td>
<td>SWIFT</td>
<td>Yes (remote)</td>
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<tr>
<td>Bernard Darrius</td>
<td>Banque de France</td>
<td>Yes</td>
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<tr>
<td>Katarzyna Kobylińska-Hilliard</td>
<td>EC/DG FISMA</td>
<td>Apologies</td>
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<tr>
<td><strong>Secretariat</strong></td>
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<tr>
<td>Valentin Vlad</td>
<td>EPC</td>
<td>Yes</td>
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