

# Minutes

RTP MSG 011-19  
Version 1.0  
3 October 2019

Public



Approved

## Minutes of the meeting

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

**Distribution:** RTP MSG

**Meeting Date:** 18 September 2019

**Venue:** EPC premises, Brussels

#### 1 Introduction, approval of the agenda

This was the 4<sup>th</sup> 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. The agenda was approved without changes.

#### 2 Review and approval of the previous meeting's minutes

P. Plompen and J. Vanhautère 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.

#### 3 Review of the draft of specifications document

V. Vlad explained that the MSG received on 4 September the RTP specifications for a standardisation framework version 0.7 which includes updates received after the sending out of the v0.6.3 at End of July. After 4 September, the EPC mirroring Task Force on RTP (EPC TF) had some remarks and proposals so that V. Vlad displayed on screen the version 0.7.2 which includes them in tracked changes. This was the version used for the live-editing session when reviewing the draft.

P. Bellens proposed to include in the introduction a paragraph explaining the document structure and its purpose, e.g. that it is not a detailed specifications document.

#### Proposals for updates in the section 2.2:

- The proposals from EPC TF were accepted (available for review in the tracking changes version)
- The Payment stage should be in "light blue" colour as it is not part of the RTP process
- Remove examples of categories of Payees



Proposals for updates in the section 2.3: P. Spittler proposed to add MSCT Providers as separate actors. After discussion it was agreed not to add them as they are also PSPs, so can be a parties in one or other existing models.

F. van Beers asked whether the Direct model should be in scope. J. Y. Jacquelin reminded that in the ToRs this type of RTP is explicitly present.

P. Bellens and J. Vanhautère pointed out that a reference is needed if only ISO 20022 standard is concerned. It was finally agreed to mention that in Direct model the relevant “payload” of the RTP should be transported.

Proposals for updates in the section 3.1:

- The updates proposed by EPC TF were accepted
- It was an agreement to remove the use case RTP-C2B-7 from the table, but to include it in the “future developments” section and to keep the explanation of this case as part of the Annex

M. Bröking raised the question whether the Strong Customer Authentication (SCA) should be in the scope and therefore the use-case to be differentiated in function of the SCA too. J. Vanhautère suggested that this is more related to security requirements and especially linked to the payment and not to the RTP itself so that it should be in a new section.

The discussion continued on the user experience. A. Wallraf, M. Bröking and J. Vanhautère pointed out that in immediate payment (“pay now”) scenarios, a “one step” function for acceptance and payment including SCA could apply, subject to ASPSP’s individual considerations on User experience and security aspects.

M. Battistella reminded that the SEPA payment schemes don’t include authentication so that RTP scheme should not include it neither.

P. Bellens proposed to add rule indicating that if the acceptance and payment are immediate, then the presentment should be immediate too. (accept and pay “now” requires presentment “now”). It was agreed that this is true but needs to be included in the future rulebook and not in this document. P. Plompen raised that timing aspects in general, not only related to presentment, should be included, probably not in this document, but in the future rulebook like they are in the SCT Inst scheme.

Proposals for updates in the section 3.2:

- The list of special conditions or functions should be complete
- In Figure 2, the payment initiation should be in light blue colour and a new step is needed (RTP status report)
- It was agreed to move the paragraph on Guarantee of payment and Pre-authorisation in a new section, “future evolutions”

A discussion followed on the functioning of the Notification of payment initiation between F; de Roeck, J. Vanhautère, P. Bellens and other members. F. de Roeck was of the opinion that the RTP



response status (pain.014) can already have the role of notification. If not, in any case the function of the status report should be reviewed. F. van Beers made the remark that the status report is rather an acceptance of the RTP. J. Vanhautère restated that the the RTP status report can be positive or negative (RTP refusal), only the positive response status can be considered as a debt acknowledgement of the Payer towards the Payee.

M. Battistella suggested that the guarantee of payment should not be included here, at least in this section, as it is not an RTP function. P. Bellens highlighted that from the standard point of view, the option for guarantee of payment exists, so that it is here only to express this fact. But he agrees to move it in a new section for possible evolutions.

It was also agreed to move the functions “Pre-authorisation of payment” and “Payment in multiple instalments” in the new section for possible evolutions.

With regard to the distinction Accept Now/Accept Later, F. van Beers proposed to remove it from the decision tree as it is not so relevant. A separate flow is not needed. J. Vanhautère proposed to merge Accept Now and Later in a single box and to keep only one flow. P. Plompen pointed out that in the real use-cases this difference however exists so somehow the distinction should be kept, even though maybe not in the “decision tree” representation.

It was agreed to keep the Table 2 describing use cases to which RTP may apply and to review it for consistency with the accepted changes and with the content of the above paragraphs.

#### Proposals for updates in the section 3.3:

It was agreed that such a section is useful to set out a limited number of functions to be implemented in a first release of the future Rulebook. The title was reformulated in “Basic RTP functionalities”.

J. Y. Jacquelin proposed that the text is formulated later to better express the meaning.

P. Bellens proposed to move this section after the description of the processing flows.

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*lunch break*

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#### **4 Discussion and recommendation on the link between RTP and SCT/SCT Inst payment schemes**

V. Vlad displayed on screen the slide “RTP scheme options.pptx” and J. Y. Jacquelin presented the options for RTP scheme in relation with the current payment schemes.

The general opinion was that the option to create a separate scheme for RTP should be retained.

The comments expressed on this topic were:

- A. Wallraf was in favour of a separate scheme. The potential problem of reachability cannot be solved by inclusion in the schemes, as RTP could be an option only.
- M. Bröking was in favour of a double approach: a basic RTP included in the SCT and SCT inst. schemes and in parallel elaborate on a new RTP scheme, further developed that could become a standalone scheme



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- J. Vanhautère was in favour of a separate scheme as it needs a new adherence approach including non-PSP entities, such as e-invoice service provider. The scheme should be open because only this model responds to the market request.
- F. van Beers was in favour of a separate scheme. He highlighted that RTP is not only an evolution of technical standards (for inclusion in the current scheme) but it is a new model.
- J. Czimer pointed out that RTP and SCT have different functions so that the RTP scheme should be separate. This will also respond to the expectation of PSPs to materialise their investment in infrastructures.
- P. Bellens reminded that the framework mentions other standards than ISO 20022 so that a separate scheme is needed in order to address this multiple standards aspect.
- M. Battistella was also in favour of a separate scheme but pointed out that more important is the content of this scheme or where it starts and where it ends.
- P. Spittler mentioned the need to cover Direct RTP as well, so that a separate scheme is needed but agreed with the previous remark from M. Battistella to well identify the scheme extent.
- J. Vanhautère pointed out that even for Direct RTP (between Payee and Payer) a scheme is needed in order to support interoperability between both variants of the scheme (Interbank and Direct one).

J. Y. Jacquelin took note that nobody was against the option to create a separate scheme for RTP and there were enough arguments for it.

In addition, several opinions were made on the need to keep future developments on the agenda of the Rulebook for RTP even if a first release will contain the basic functions only.

P. Spittler reminded that a new scheme is not only a technical project but needs to cover business related aspects.

N. Lindblom pointed out that the borders of the RTP scheme should be clearly established (the RTP ends where the SCT starts). Also, he asked whether RTP scheme will cover non-Euro currencies. J. Y. Jacquelin responded that in the end yes, it could be multi-currency but for the beginning it will be for Euro transactions only. P. Spittler agreed that an extension will be needed for other currencies.

## **5 Discussion and proposals related to security aspects to be covered**

P. Spittler referred to the ToRs where there is a mention to security and trust so these aspects should be somehow addressed. However, the Group was not composed from security experts so that references to other works should be considered.

J. Vanhautère was of the opinion that the document should get into these aspects only with high-level approach, addressing the security fundamentals: proof, availability, integrity and confidentiality. A Wallraf agreed that the document must respond to major questions only.

J. Y. Jacquelin mentioned the possible links with SCT Risk Management Annex and P. Spittler the links with relevant content from the MSCT IIGs.



Regarding SCA, it was agreed that the document should not address it in detail but only to mention it as relevant. F. van Beers was of the opinion that the verification whether an RTP is genuine is important and should be addressed. It is important to certify the sender (Payee) but some members pointed out that the SCA is about authenticating the Payer for the payment. Only if the acceptance of the RTP is merged with the initiation of the payment, the SCA is relevant for RTP.

J. Y. Jacquelin summarised and proposed not to address the SCA in this document.

## **6 Review of the draft of specifications document (contd.)**

The discussions resumed on the remaining parts of the document.

P. Bellens explained his proposal to include a section on operational requirements including some indications on for example the performance and speed of execution at POI, etc. J. Vanhautère responded that such requirements are dependent on the use-case (e.g. in E-invoicing the speed is not so important). P. Plompen supported this opinion and gave the example of difference between “pay now”/ “pay later” scenarios.

M. Battistella referred to SCT Inst scheme whereby the time limit of 10 seconds is in the rulebook.

J. Y. Jacquelin concluded that some indications should indeed be foreseen by the scheme, such as the response time, but it is out of scope to give operational requirements as such.

### Proposals for updates in the section 4:

F. van Beers proposed to remove all mentions to the SPL throughout the document including flows diagrams. The proposal was accepted.

J. Y. Jacquelin proposed that the sections 4.3 and 4.4 are removed from the document as well as the graphs and tables from the section 4.5. After discussion it was agreed that these parts will not be removed but be moved in an Annex.

In section 4.6 F. van Beers suggested to only state that the exceptions are generated either by Providers or by Payers but not to list all exception cases as this content is rather for the rulebook.

### Proposals for updates in the section 5:

There was a discussion on the relevance of presenting some elements of ISO 20022 pain.013/pain.014 messages, even though these elements are essential for the RTP scheme.

It was decided to keep in the section 5 only the definitions and the diagram and to move in an Annex the description of data elements. The business rules in this chapter should be removed as these should be rather part of the rulebook. The statement related to possible existing messages for Cancellation and Inquiry should be kept.

## **7 AOB**



An additional conference-call was scheduled on 3 October from 8h00 to 10h00 dedicated to the chapters 6 and 7.

The meeting ended at 16:00.



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**ANNEX I: ATTENDANCE LIST**

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



## ANNEX II: ACTION LIST

Nb	Action	Due date	Status
1	Propose to redraft some parts of the specifications: definition of payment guarantee, basic functions	9 Oct	Open
2	Propose content for Security related aspects (chapter 8)	9 Oct	Open
3	Deliver a new version of the specifications document	9 Oct	Open
4	Schedule an additional conference-call	18 Sept	Done. Planned for 3 Oct 8h-10h
5	Check whether the ISO 20022 message camt.038 can be reused for the RTP technical inquiry message	9 Oct	Open
<i>From the previous meetings</i>			
1	Review the need to define and support Recurrent RTP	9 Oct	Open