



Approved

Minutes of the meeting

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

Distribution: RTP MSG

Meeting Date: 16 October 2019

Venue: EPC premises, Brussels

1 Introduction, approval of the agenda

This was the 5th and the last physical meeting of the 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, co-chair of the MSG.

The agenda was changed to switch the timing of the agenda items 6 and 7 and then approved.

2 Review and approval of the previous meeting's minutes

J. Vanhautère sent written comments on the minutes prior to the meeting. The proposed updates were accepted and the minutes were approved. As usual, these will be published on the EPC website along with the previous meeting agenda.

3 Review of sections 6 and 7 of the specifications

V. Vlad displayed on screen the version 0.9.2 updated before the meeting with changes proposed by the members after the sending-out. This was the version used for the live-editing session when reviewing the draft.

Discussion on the section 6 ("Technologies and environments for RTP initiation")

V. Vlad presented the new draft of this section. First remarks (F. van Beers) were on the need for making clear that 4-corner model should be the basis, but 3-2 corners are also possible provided that interoperability is ensured. On the other hand, his opinion was that the technologies for initiating payments can be of multiple types and the framework should be open in this respect.

J. Vanhautère agreed and highlighted the need to have the same standard whatever the model is with the same robustness to ensure full trust. J.Y. Jacquelin was of the same opinion.

M. Battistella added that interoperability also means possibility for users to change their providers so that same standard is very important.



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F. de Roeck had the question of between what the interoperability is evaluated: between models or providers. Finally, several members agreed on making clear that having the same standard is essential for interoperability, but the initiation of the RTP can be done via various modes.

M. Battistella reminded that one entity can play multiple roles in RTP framework, which is different from the payment schemes where the roles are more strictly defined. In RTP combination of roles can lead to 2-3 corners models.

A. Wallraf came back to the discussion on RTP initiation. He pointed out that the end-users can receive the RTP through various technologies. J. Vanhautère, M. Battistella, and F. de Roeck were of the same opinion but it was stressed again the principle that the standard between providers and for the scheme participants should be the same, for interoperability purposes.

It was agreed that a new paragraph has to be inserted to reflect the above-mentioned idea.

M. Bröking proposed to change the order of technologies mentioned for RTP initiation: first API, then e&m commerce applications, and messaging applications.

J. L. Langa pointed out that there are solutions whereby QR-codes are used also in remote environments not only for proximity.

Discussion on the section 7 (“Interoperability guidelines”)

In introduction to this discussion, F. de Roeck made the remark that the interoperability is a strong requirement from the authorities (NCBs). Also, in introduction J. Vanhautère proposed to restate that RTP is not a new payment mean but a new and interoperable way to request payment initiation, to be put at the very beginning of the document. The Group agreed to mention this accordingly.

F. van Beers expressed the worries from his community regarding the adherence to RTP scheme. He was of the opinion that interoperability should not mean that all participants adhere to all options. For example, adhering to E-invoicing is different from adhering to RTP at POI. A. Wallraf pointed out that adherence to the scheme does not mean adherence to use-cases.

Adherence to a minimum set of functions should however be mandatory.

P. Plompen also made the distinction between the scheme and options, and between the scheme and implementations.

M. Bröking pointed out that at this stage we should not enter into too much complexity regarding the options.

J. Y. Jacquelin agreed and observed that it would not be easy to manage all options for about 4000 participants (i.e. rough number of PSPs adhering to payment schemes).

M. van Mello also made the difference between 2 families of use-cases: for E-invoicing and for POIs.

It was agreed that a new paragraph is needed to highlight the need for a set of basic function to which all participants need to support.



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F. van Beers was of the opinion that this is not enough. The question is also how to inform all participants about what options are supported so that additional guidelines are needed for making operational the RTP model.

J. Y. Jacquelin agreed but pointed out that these guidelines are not to be added in this document. J. Vanhautère explains that such information can be tackled through dedicated RTP Directories as it is foreseen in the EIPP eco-system. M. Battistella proposed a formulation to make clear that if additional options are needed, specific interoperability issues also need to be addressed. The group agreed to mention this in the additional paragraph.

4 Review of section 8 of the specifications (Guidelines for security and trust)

F. van Beers pointed out that RTP is not payment so that the security aspects are not exactly the same even though they could be linked.

He proposed and the Group agreed that the list of threats is removed, and he will propose a new paragraph that will mention the need for a complete risk assessment as part of the further work.

5 Discussions and decisions on conclusions and way forward (section 10)

V. Vlad presented a proposal for the chapter 10 (next steps) contained in the document “RTP-chapter10-draft2.docx” sent by email to the members in the beginning of the meeting.

The discussion was focused on the proposed next steps, in particular on the need for CRs on the current payment schemes (SCT and SCT Inst).

Some members asked why the first CR is needed (a new field in SCT and SCT Inst linking the payment instruction with a corresponding RTP if the payment is for an RTP). Finally, it was agreed to reformulate this need to mention that SEMWG will first assess if there is a real need.

Second part of the debate was on the function “Notification to the payee of execution of payment instruction”. Currently it is proposed as a CR to the SCT scheme (new message).

M. Battistella was of the opinion that it can be implemented by a pain.014 (RTP status report message), within the RTP scheme so that there is no need for a new message.

J. Y. Jacquelin took note of the 2 options for this notification: a new message in SCT scheme or making use of pain.014 message in RTP scheme. The SEMWG will evaluate the 2 options and give an opinion.

No other remarks were made on the way forward chapter.

(NB: before the lunch break the Group decided to schedule an additional conference call on Friday 25 October from 10 to 12 and agreed on the next steps for final delivery.)

lunch break

6 Review the rest of the specifications document



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Before starting from the beginning of the document, some changes proposed by A. Wallraf were reviewed and accepted.

V. Vlad went through the entire document except sections reviewed in the morning. The document was edited on screen and the tracking changes are available for all details on this editing.

Main changes required and partially written on screen:

- Figure 2: RTP lifecycle = rename step 3 in “RTP acceptance/refusal” and step 4 in “RTP status report”
- “now” and “later” aspects are relevant for both “acceptation” and “payment” stages. Therefore, this should be reflected in the next version.
- Correct “decision-tree” to accurately reflect all functions. Rename it in “diagram” (it is not a decision-tree). Add a sentence explaining that the functions are not exclusive and can be combined.
- Add former use case “C2B7” (redirect-based) to “further developments” section
- Merge Figure 4 and Figure 5 diagrams and check steps’ explanatory table for correctness. Add status report flows in the diagram.
- Rename “additional requests” in “other requests” (4.3 title)
- Rename PSP in “RTP service provider” in the diagram of section 5.1
- Remove the paragraph on possible ISO 20022 existing messages from section 5.1
- Remove before last bullet point in section 9

It was agreed to keep the Annexes in the document and to review them for consistency with the main body.

7 Guidance discussion for executive summary section

No special guidance was given, except that it should be a classic executive summary, including the essence of the document.

8 AOB

An additional conference-call was scheduled on 25 October from 10h00 to 12h00 for final review.

The meeting ended at 16:00.



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ANNEX I: ATTENDANCE LIST

Name	Institution	Attendance
Co-Chairs		
Jean-Yves Jacquelin	EPC (Erste Bank)	Yes
Pascal Spittler	EuroCommerce (Ikea)	Apologies
Members (EPC)		
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
Members (other organisations)		
Andrew Pankratov	OpenWay	Apologies
Philippe Bellens	Worldline	Apologies
Michel van Mello	EuroCommerce (Colruyt)	Yes
Rasmus Eskestad	EACHA (Nets)	Apologies
Petra Plompen	EBA Clearing	Yes
Christophe Fonteneau	EESPA (Request.Network)	Apologies
Arnaud Crouzet	FIME	Apologies
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
Observers		
Dominique Forceville	SWIFT	Yes
Mirjam Plooij	Eurosystem (ECB/ERPB)	Yes
Guillaume Bruneau	Eurosystem (Banque de France)	Yes
Roxanne Romme	EC/DG FISMA	Apologies
Alternates		
José Luis Langa	EACHA	Yes
Vincent Kuntz	SWIFT	Yes
Rauno Veske	Eurosystem (Eesti Pank)	Apologies
David Ballaschk	Eurosystem (Deutsche Bundesbank)	Apologies
Mounir Mouawad	Google	Apologies
Henrik Hodam	Worldline	Apologies
Dmitry Yatskaer	OpenWay	Yes
Erwin Kulk	EBA Clearing	Apologies
Secretariat		
Valentin Vlad	EPC	Yes

**ANNEX II: ACTION LIST**

Nb	Action	Due date	Status
1	Deliver a new version of the specifications document, including executive summary and changes agreed during the meeting	21 Oct	Open
2	Schedule an additional conference-call for 25 October 10-12	16 Oct	Open