



Approved

Minutes of the kick-off meeting of the second phase of the Request To Pay Multi-Stakeholder Group (RTP MSG)

Distribution: RTP MSG

Meeting Date: 21 February 2020, 11.00-12.30 CET (conference call)

1 Welcome & introduction

The EPC co-Chair, Jean-Yves Jacquelin, welcomed the members to the kick-off call of the second phase of the Request To Pay Multi-Stakeholder Group (RTP MSG).

He informed that the main purpose of this meeting would be to clarify the role of the RTP MSG as per its revised Terms of Reference, provide information on the envisaged process steps and timelines as well as to give the members an opportunity to ask questions or share comments.

Non-EPC members will be invited to agree on their co-Chair to be elected at the first physical meeting of the RTP MSG which is envisaged to take place on 8 April 2020.

Please see Annex I for the list of attendees.

2 Approval of the agenda (RTP MSG 001-20)

The agenda was approved unchanged.

3 Notification of the revised terms of reference (ToR) of the RTP MSG (EPC318-19)

The EPC co-Chair informed that in the revised ToR the role of the RTP MSG had been defined in line with the role of the other EPC stakeholder forums i.e. Scheme End-User Forum (SEUF) and EPC Scheme Technical Forum (ESTF).

In other words, the RTP MSG will be invited by the EPC's ad-hoc Task Force on the development of a SEPA Request To Pay scheme rulebook (RTP TF) to:

- review the SEPA Request To Pay (SRTP) draft rulebook before and after the three-month public consultation (see section 4 for further details on timelines).
- respond to possible queries in relation to the RTP specifications as developed by the RTP MSG in November 2019.

An updated version of the ToR will be provided in due course in which the maximum number of members has been increased from 25 to 30 in view of a few new stakeholder representatives.



Following a question, it was clarified that the revised ToR and the finalised membership list will be published on the EPC website soon after the 8 April meeting of the RTP MSG. The validated minutes of the RTP MSG meetings will equally be published once they are approved by the RTP MSG in order to ensure transparency.

4 Discussion regarding the envisaged process steps and related timelines (RTP MSG 002-20)

The EPC co-Chair informed that the RTP TF had held its inaugural meeting on 11 February 2020 during which about the first half of the SRTP rulebook had been reviewed. The expectation is that the review will be finalised at the next meeting of the RTP TF which will take place on 1 April 2020. As a next step, the SRTP draft rulebook is envisaged to be sent by 2 April 2020 to the RTP MSG for review.

The EPC co-chair highlighted the fact that the deadlines are very tight in view of the fact that:

- A first version of the rulebook is expected to be published around the end of May 2020 on the EPC website for a 3-month public consultation (subject to approval by the Board at its May 2020 meeting). The RTP MSG meeting on 8 April will hence be dedicated to the review of this version of the rulebook.
- The final version of the rulebook will need to be published by end-November 2020 on the EPC website. The RTP MSG will again be invited to review this version of the rulebook, which will be based on the public consultation comments received. For this an RTP MSG meeting is expected to be scheduled towards the end of September 2020 (note: the exact date will need to be agreed at the April 2020 meeting).

The following comments and/or questions were noted:

- The time allocated to the RTP MSG for reviewing the rulebook in April is short.
- Is there a liaison with EBA Clearing concerning their work in the context of RTP? There is indeed a liaison as EBA Clearing itself is a member of the RTP MSG. The EBA Clearing representative confirmed that in the RTP TF there are several members that are also involved with the work of EBA Clearing in the context of RTP. Another member however reminded that the scheme and its Rulebook should be agnostic to any specific solutions, this last statement was also stressed by the EPC co-Chair.
- Currently only the EPC members are aware of the current status of the SRTP rulebook whereas the non-EPC members will need to wait until 2 April 2020. This creates an unlevel playing field. The EPC co-Chair responded that the aim is to be able to present the RTP MSG with a version of the rulebook that is stable. Moreover, the content of the rulebook is entirely based on the specifications that were developed by the RTP MSG and hence there should be no surprises. Also, given the short deadline, the first rulebook release will focus only on the basic functionalities (as also described in the specifications document).
- Will the RTP scope cover the request as well as payment means? The EPC co-Chair informed that in relation to the payment means, the focus will be limited to SCT and SCT Inst (which corresponds with what is stipulated in the specifications document).
- When is the next release of the SRTP rulebook planned? It was clarified that the work on the second release would start immediately after the publication of the first release and that



hence the maintenance process would be shorter than the usual process foreseen in the context of SEPA payment schemes (which normally takes place every 2 year).

- Will 'pay now' be included in the first release and 'pay later' in the second release of the rulebook? No, both will already be covered in the first release as per the specifications document.
- What about additional features such as payment guarantee? Enhanced features will be discussed as part of the second release.

An Outlook invitation for the 8 April 2020 meeting of the RTP MSG will be sent in due course as well as an updated version of the ToR and membership list. In addition, it was suggested to re-distribute the RTP MSG presentation that was provided to the November 2019 meeting of the Euro Retail Payments Board (ERPB).

5 AOB

No other topics were discussed.

6 Closure of meeting

The EPC co-Chair closed the meeting around 11.45 CET and thanked all participants for the constructive meeting.



Annex I: List of attendees

Co-Chairs	Institution	Attendance
Jean-Yves Jacquelin	EPC (Erste Bank Austria)	Yes
Co-Chair non-EPC members	To be confirmed at the 8 April 2020 meeting of the RTP MSG	
Members		
Alain Benedetti	EPC (BNP Paribas, nominated by FBF)	Yes
Andrei Pankratov	OpenWay	Apologies
Arnaud Crouzet	FIME	Apologies
Carlos Blanco	Eurobits (nominated by ETPPA)	Yes
Christophe Fonteneau	Request Network (nominated by EESPA)	
Diana Layfield	Google	Apologies
Francis De Roeck	EPC (BNP Paribas Fortis, nominated by Febelfin)	Yes
Frans van Beers	EPC (Dutch Payments Association)	Yes
Harris Monteiro da Silva	EPC (Crédit Agricole, nominated by FBF)	Yes
Jacques Vanhautère	EPC (SEPAmail.eu, nominated by FBF)	Yes
Jean Allix	BEUC	Yes
József Czimer	Capsys	Yes
Luca Riccardi	EPC (ABI)	Yes
Marc Bröking	CGI	Yes
Massimo Battistella	Telecom Italia (nominated by EACT)	Yes
Michel van Mello	Colruyt (nominated by EuroCommerce)	Yes
Pascal Spittler	Ikea (nominated by EuroCommerce)	Yes
Petra Plompen	EBA Clearing	Yes
Helle Koggersbøl ¹	Worldline	Apologies
Ralf Ohlhausen	PPRO & Tink (nominated by ETPPA)	Yes
Rasmus Eskestad	Bits (nominated by EACHA)	Yes
Simone Lavicka	Ingenico	

¹ Alternate to Philippe Bellens



Observers		
Vincent Kuntz ²	SWIFT	Yes
Mirjam Plooij	ECB (Eurosystem)	Yes
Nives Coppari	Banca d'Italia (Eurosystem)	Yes
Roxanne Romme	EC/DG FISMA	Apologies
Guests		
Joan Burkovic	Bankin' (nominated by ETPPA)	Yes
Jorn-Jakob Rober	Trustly (nominated by ETPPA)	Yes
EPC Secretariat		
Christophe Godefroi	EPC	Yes

Annex II: Action points

Ref.	Action	Owner	Deadline
1-01	Send the Outlook invitation for the 8 April 2020 meeting of the RTP TF	EPC secretariat	25 February 2020
1-02	Provide an updated version of the ToR, membership list as well as the RTP MSG slides to the November 2019 meeting of the ERPB	EPC secretariat	25 February 2020
1-03	Approval of the co-Chair representing the non-EPC members	Non-EPC members	8 April 2020

² Alternate to Dominique Forceville