Minutes

Public

Approved

Minutes of the 2nd meeting of the second phase of the Request To Pay Multi-Stakeholder Group (RTP MSG)

Venue: Skype meeting

Distribution: RTP MSG

Meeting Date: 8 April 2020 (10.00-13.00 CEST)

1 Welcome and opening of the meeting

The EPC co-Chair, Jean-Yves Jacquelin, welcomed the members to the second meeting of the Request To Pay Multi-Stakeholder Group (RTP MSG). Due to the COVID-19 pandemic, the meeting which was initially scheduled to take place at the EPC offices in Brussels had been converted into a Skype meeting.

The newcomer, C. Pirkner (Bluecode) was invited to introduce himself to the group.

Please see Annex I for the list of attendees.

2 Election of the co-Chair representing the non-EPC members

A call for candidates had been sent via email on 5 March 2020 to the group's full members (i.e. not observers) not representing the EPC. In this email it had been indicated that the non-EPC co-Chair of the '1st phase' (P. Spittler - IKEA, nominated by EuroCommerce) had already confirmed his candidacy for the role of co-Chair for the '2nd phase' of the RTP MSG.

No other candidates had come forward by the 27 March 2020 response deadline and hence it was confirmed that P. Spittler was elected as co-Chair representing the non-EPC members.

3 Approval of the agenda (RTP MSG 004-20)

The agenda was approved unchanged.

4 Approval of the minutes and review of the action points of the kick-off meeting of the second phase of the RTP MSG (RTP MSG 003-20)

The draft minutes of the kick-off meeting which was organised via Skype on 21 February 2020 were approved subject to the inclusion of comments received from two members.

The approved minutes, the related agenda as well as the revised terms of reference and updated membership list will all be published in due course on the EPC website.

5 Review draft version of the SEPA RTP scheme rulebook (EPC014-20)

The draft version of the SEPA RTP (SRTP) rulebook resulting from the 1 April 2020 Skype Meeting of the EPC's RTP Task Force (RTP TF) had been provided for review to the members of the RTP MSG on 2 April 2020. It was noted that the draft SRTP rulebook is still under review by the RTP TF. In addition, the group was informed that the EPC secretariat had also received comments from EBA Clearing via email on 7 April 2020.

The version of the draft SRTP rulebook including the comments from EBA Clearing was reviewed during the meeting. The RTP MSG members were invited to share their comments.

The main comments and suggestions are summarised below (note: in addition to editorial change suggestions):

- General: ensure consistency throughout the rulebook for example in relation to terms and abbreviations (e.g. SRTP vs RTP).
- Section 1.1 'Scope':
  o Clarify the difference between 'minimum mandatory' and 'future' features. The co-Chair J-Y Jacquelin explained that the future features as listed in the RTP specifications for a standardisation framework document developed by the RTP MSG in November 2019 would be reviewed as part of the preparation of the second release of the SRTP rulebook.
  o Further clarification is needed in relation to the topic of global reachability.
  o Explain that the RTP is a "messaging" scheme and that it can be considered as a 'new' way to request a payment.
  o Following a question from the ETPPA representative it was clarified that the SRTP is not a payment scheme and should hence not fall under PSD2. This is however a topic that is being looked at by the EPC's Legal Support Group (LSG). A French EPC member commented that the RTP scheme should be built in a way that is compatible with PSD2 at the level of the payment initiation.
- Section 1.3 'Actors':
  o Clarify in a paragraph regarding adherence that the only parties that need to adhere to the scheme are the Payee's/Payer's RTP Service Providers (SP).
  o Replace "E-commerce" by "Commerce" Service Providers.
- Section 1.4 'Four Corner Model':
  o Not only the identifier of the Payer but also of the Payer's RTP SP have to be known by the Payee.
  o In figure 2 'RTP actors and information flow in 4 corners eco-system', dotted lines should be used to indicate the relationship between the RTP SPs and their clients. The co-Chair, J-Y Jacquelin informed that the logic between the RTP SPs and their clients is similar to the C2B relationship described in the SEPA payment schemes i.e. the RTP SPs that have adhered to the SRTP scheme will have to support the messages that are described in the RTP implementation guidelines when requested by its clients but the RTP SP and its clients can bilaterally agree to use an alternative standard.

- Regarding the table with step descriptions it was reiterated that in the first interaction (step 1) the identifier of the Payer's RTP SP should also be provided in addition to the identifier of the Payer.

  Step 5 'Status report': The Worldline representative commented that coherence should be ensured between 'status report' and DS-06 'Payer's Response to the RTP Dataset'. A French EPC member clarified in this context that a 'rejection' can only take place on the level of RTP SPs whereas 'acceptance' and 'refusal' takes place at the level of the Payer.

  Step 6 'Scheme Rules' can be removed as not really an operational step (also in figure 2). In this context, the co-Chair J-Y Jacquelin reiterated that the scheme rules do not apply to the Payee or Payer. Indirectly, the RTP SPs will have rules that apply to their clients, but these are outside the scope of the SRTP scheme.

- It was clarified that the term PSP used in the SRTP scheme rulebook is in line with the PSD2 definition of PSP. For example, a PSP can refer to an ASPSP or to a PISP.

- The co-Chair J-Y Jacquelin explained that the alternatives to the 4-corner scheme (on which the SRTP rulebook is based) are only provided for information.

- In relation to 'Payee and Payer direct models' it was suggested by the co-Chair P. Spittler to replace "simplified RTP" by for example "payment request" in alignment with the terminology used in the Mobile SCT Multi-Stakeholder Group (MSCT MSG). This would still need to be double-checked.

- Section 1.7 'Separation between SEPA RTP Scheme and Payment Schemes':

  - The co-Chair P. Spittler suggested to remove the word "overseen" in "overseen payment scheme" as all payment schemes are overseen. Moreover, it was agreed that it should be stated that the scheme is limited to the request of a "payment" (instead of "payment initiation").

  - Also, as no reference is made to SCT/SCT Inst in this section it should also be removed in section 1.1. 'Scope'.

- Section 1.9 'Business benefits of the Scheme':

  - The ETPPA representative commented that the SRTP Scheme cannot be described as a "missing piece in the payments flow" as some companies have already introduced it in the market. It should be rather seen as an attempt to further standardise the RTP process.

  - Following a suggestion from the EBA Clearing representative, the co-Chair J-Y Jacquelin agreed to discuss with the RTP TF the proposal of including an Additional Optional Service (AOS) section in the SRTP rulebook (in line with the SEPA payment scheme rulebooks). It was clarified that AOS would not have an impact on the compliance with the SRTP scheme rulebook. Following a question it was clarified that if even if an AOS feature would be later integrated in the rulebook after a successful change request process, this would not create an issue as it would simply become a scheme rule.

- Section 2.2.1 'RTP defined deadlines':

  - Suggestion to update title to "RTP defined date and times". And also to clarify that the expiry date/time and requested execution date/time are mandatory elements.

- A reference should be made to time zone. The co-Chair J-Y Jacquelin informed that a paragraph could be copied from the SCT Inst rulebook.

- The role of the RTP SPs should be further clarified in case the expiry date of the RTP has passed (i.e. who needs to do what?).

- Section 2.2.2 'Cut-off Times':

  - The co-Chair J-Y Jacquelin informed that the term real-time will still need to be further clarified. He however noted that it will not be defined in seconds as this would not be feasible taking into account the many different use cases. Moreover, as the real-time aspect applies to the RTP SPs only, they will need to react immediately when they receive an RTP message. The actions by the Payee and Payer will not necessarily be done in real-time

  - It was suggested to add that the process between the RTP service providers will be "24/7/365".

- Section 2.2.4 'Charging Principles':

  - The co-Chair P. Spittler commented that transparency in relation to charges would need to be ensured and that this could for example be done by including the charges in RTP response messages. The co-Chair J-Y Jacquelin informed that different datasets indeed foresee a 'technical' placeholder for charges to cover potential needs but without defining these needs (which is in line with what is foreseen in the current SEPA payment schemes). The ETPPA representative commented that as a consequence it would mean that all scheme participants would need to set up bilateral agreements which according to the co-Chair P. Spittler could lead to different user experiences. The BEUC representative agreed with the need for transparency. An EPC member reminded that what is decided between the RTP SP and its clients cannot be ruled by the scheme as it is part of the competitive space. To be checked whether the 'transparency principle' related to charges can be further explained in a relevant dataset or attribute.

  - The Worldline representative added that security and dispute process descriptions would be important in this context. The French EPC members informed that their community is proposing to include a Trust and Security framework in the rulebook, which takes into account the fact that also non-PSP entities can participate in the SRTP scheme.

- Section 2.3.1 'Generic SEPA RTP processing flow':

  - The EBA Clearing representative commented that the 'pay now' cases for the acceptation could benefit from implementing maximum expiry date/time and time-out agreements on scheme level, to support the application of RTP solutions in (near) real time scenarios. In an eco-system involving RTP SPs and inter-RTP SP networks, parties in the chain would be able to time-out requests if the next party in the chain or the Payer does not respond in time and/or messages get lost. She added that it should also be defined who is responsible for the 'time-out' of a request that has become void after its expiry date/time. The co-Chair J-Y Jacquelin informed that these two topics are currently on the 'to do' list of the RTP TF. The EBA Clearing representative also commented that from a process point of view it would not be ideal that you need to look for an expiry date in the content of the message. The co-Chair P. Spittler agreed in view of the extra time needed to go in the message and check this. An EPC member

informed that in case a Payee does not receive an RTP acceptation, the Payee will not wait but will rather propose another payment means. The co-Chair J-Y Jacquelin reiterated that the RTP TF had agreed on the principle that the expiry date/time element would be used for all cases (i.e. no additional element would be required to differentiate between pay now or pay later) and that in view of the technicality of this topic it could be revisited when the SRTP implementation guidelines are prepared by the EPC's Scheme Evolution and Maintenance Standards Task Force (SEMSTF). He also informed that the RTP TF is currently discussing what needs to happen in case the expiry date has been reached. An EPC member reiterated that the Payer has three options i.e. accept, refuse, or not respond. If no answer is provided by the expiry date, the RTP will be cancelled due to time-out. Another EPC member however added that it could also be possible that there is no answer because the Payer has not yet received the RTP.

o Figure 3: SEPA RTP Processing flow: EBA Clearing suggested to include extra step 'PS-01-5C" which is a 'functional' positive confirmation from the Payer's RTP SP that validation was successful and that the RTP can be presented to the Payer. This confirmation should be sent to the Payee's RTP SP. The co-Chair J-Y Jacquelin informed that this topic is still under discussion by the RTP TF.

It was clarified that as per the above proposal, the positive confirmation message would be needed in addition to the technical ACK/NACK message. The following positions from RTP MSG members were noted in relation to positive confirmation message:

- EBA Clearing representative and Belgian EPC member: ACK/NACK messages only indicate that the next party in the chain was reached, not whether the request has reached the Payer's provider and can be presented to the Payer (i.e. not end-to-end).

- EACHA representative: ACK/NACK message is not sufficient.

- EACT representative: Positive confirmation message is useful. Should be an optional feature (up to the Payee to decide whether this is needed).

- EuroCommerce representative: Positive confirmation message is necessary in particular in case of issues to know where the issue originated from.

- French EPC member: ACK/NACK is sufficient. All intermediary parties would have to create such a positive confirmation message which will then be sent up to the Payee. As a consequence, the Payee will receive multiple positive confirmations. In any case, the positive confirmation message should be optional and not mandatory. Moreover, if the Payee wants to know (s)he can send a Request for Status update. The EBA Clearing representative commented that the positive confirmation message can only be provided by the 'ultimate' Payer RTP SP to the Payee RTP SP.

- Co-Chair P. Spittler: Supports the inclusion of a positive confirmation as an optional feature.

  Based on the feedback received, the co-Chair J-Y Jacquelin will discuss with the RTP TF the proposal of including the positive confirmation as an optional feature.

- The BEUC representative asked whether the SRTP rulebook will also introduce the concept of IBAN check, to verify that the Payee's IBAN corresponds with the name of the Payee. The French EPC members agreed with this need and reiterated that this would be covered by the Trust and Security framework that they envisage to propose to the RTP TF. The co-Chair J-Y Jacquelin confirmed that the Trust and Security framework topic would indeed be an agenda topic for the RTP TF.

  It was commented that an RTP SP would not necessarily be in a position to perform such an IBAN check and that this check would need to happen on the level of the payment scheme.

  The EACT representative commented that in the previous phase of the RTP MSG it had been noted that this would be outside the scope of the RTP scheme and that in order to participate (as a service provider) in the RTP service you need to be 'trusted' and 'secured'.

  A French EPC member added that the enrolment of the Payees already designed in the E-invoice Presentment and Payment (EIPP) servicing messages context is also a topic that should be discussed in this context.

  o Step PS-01.07: update step description in line with Figure 3 i.e. "Assess RTP and create status report".

- The EACT representative informed that both the Payee and Payer should have the possibility to include remittance information.

The RTP MSG reviewed the rulebook until section 2.3.1 'Generic SEPA RTP processing flow' (note: some parts of the table underneath Figure 3 still need to be reviewed).

An updated version of the draft SRTP rulebook (including comments made during today's meeting) will be sent for review to the RTP MSG. Members are invited to send further comments to the EPC secretariat by Friday 17 April 2020 cob.

6 Next meetings (RTP MSG 002-20)

An additional Skype meeting will be scheduled on 23 April 2020 (10-13 CEST) to continue the review of the draft SRTP rulebook.

7 Closure of meeting

The co-Chairs closed the meeting around 13 CEST and thanked the participants for the constructive meeting.

Annex I: List of attendees

Co-Chairs	Institution	Attendance
Jean-Yves Jacquelin	EPC (Erste Bank Austria)	Yes
Pascal Spittler	IKEA (nominated by EuroCommerce)	Yes
Members		
Alain Benedetti	EPC (BNP Paribas, nominated by FBF)	Yes
Andrew Pankratov	OpenWay	Yes
Arnaud Crouzet	FIME	Yes
Carlos Blanco	Eurobits (nominated by ETPPA)	
Christian Pirkner	Bluecode International AG (nominated by EMPSA)	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
Petra Plompen	EBA Clearing	Yes
Philippe Bellens	Worldline	Yes
Ralf Ohlhausen	PPRO & Tink (nominated by ETPPA)	Yes
Rasmus Eskestad	Bits (nominated by EACHA)	Yes
Simone Lavicka	Ingenico	
Observers		
Dominque Forceville	SWIFT	Yes
Mirjam Plooij	ECB (Eurosystem)	Yes
Nives Coppari	Banca d'Italia (Eurosystem)	Yes
Roxanne Romme	EC/DG FISMA	Apologies
EPC Secretariat		
Christophe Godefroi	EPC	Yes

Annex II: Action points

Ref.	Action	Owner	Deadline
2-01	Send invitation for the additional RTP MSG Skype call on 23 April 2020	EPC secretariat	8 April 2020
2-02	Provide updated draft version of the SRTP Rulebook (i.e. including comments of the 8 April 2020 RTP MSG)	EPC secretariat	8 April 2020
2-03	Review updated draft version of the SRTP Rulebook and provide further comments if applicable	RTP MSG members	17 April 2020 cob