



Public

Approved

Minutes of the 3rd meeting of the second phase of the Request To Pay Multi-Stakeholder Group (RTP MSG)

Venue: Skype meeting

Distribution: RTP MSG

Meeting Date: 23 April 2020 (10.00-13.00 CEST)

1 Welcome and opening of the meeting

The co-Chairs J-Y. Jacquelin and P. Spittler welcomed the members to the third meeting of the Request To Pay Multi-Stakeholder Group (RTP MSG), which was held as a Skype meeting on 23 April 2020.

Please see Annex I for the list of attendees.

2 Approval of the agenda (RTP MSG 006-20)

The agenda was approved unchanged.

3 Approval of the minutes and review of the action points of the 2nd meeting of the second phase of the RTP MSG (RTP MSG 005-20)

The draft minutes of the 2nd meeting which was organised via Skype on 8 April 2020 were approved subject to the inclusion of a number of comments provided by the French EPC member.

The approved minutes and related agenda will be published in due course on the EPC website.

4 Continuation review of the draft version of the SEPA RTP scheme rulebook (EPC014-20)

The RTP MSG continued its review of the draft version (v0.8B) of the SEPA RTP (SRTP) rulebook. This draft version included additional comments that had been received via email from a number of RTP MSG members by the 17 April 2020 cob deadline. Moreover, some sections had been updated in accordance with the outcome of the April 2020 Skype meetings of the RTP Task Force (RTP TF). It was clarified that the document is still a work in progress and that the RTP TF has not yet finalised its review.

The main comments and suggestions provided by RTP MSG members have been summarised below (note: the review started from the RTP processing flow table in section 2.3.1):

- Section 2.3.1 'Generic SEPA RTP processing flow':
 - Step PS-01.07R: The ETPPA representative commented that it should be clarified that this is not a payment initiation scheme and hence recommended to remove the



sentence “The payment is initiated at this step”. Co-Chair P. Spittler was however of the view that it would be difficult for customers to understand that there are two different schemes (i.e. RTP vs payment scheme). J. Vanhautère precised that we are at a Rulebook level that will be probably never seen by the customers themselves. However, the strict difference between the two schemes has to be well understood at RTP Service Provider level that will adhere to the SRTP Scheme. As a compromise, it was agreed to replace the aforementioned sentence by a footnote to clarify that i) following the acceptance of an RTP by a Payer the payment can be initiated and ii) the payment itself is out of scope of the RTP scheme. Co-Chair J-Y. Jacquelin added that the aim was indeed to remove references to payments in the SRTP rulebook.

- The ETPPA representative raised a concern about the fact that the SRTP scheme could potentially morph into a type of “premium execution service” in one of the next releases. He added that this would be in competition with the payment initiation services (PIS) as defined under PSD2. He further explained that his concern was in particular related to the possible “automatism” of the process whereby a non-PSP could make a reliable request that would lead to a payment and that in order to take up the role of an RTP SP no licence would be required. Co-Chair J-Y. Jacquelin clarified that any entity (PSP or non-PSP) that wants to become an SRTP scheme participant would need to fulfil the eligibility criteria of the scheme and added that only PSPs (including PISP) can effectuate/initiate payments.
- Section 2.3.3 ‘RTP response processing’:
 - The EACT member suggested to update the sentence “The initial RTP is identified by the additional unique reference of the Payee’s RTP Service Provider (SP)” to “The initial RTP is identified by the additional unique reference that the Payee’s RTP SP has included.”
- Section 2.3.4 ‘Processing of a Request for Cancellation (RfC) of the RTP’:
 - The EBA Clearing representative commented that an RTP could still be cancelled by the Payee after Payer’s approval if the payment has not been initiated yet. Co-Chair J-Y. Jacquelin questioned how the Payee would know whether the payment was already initiated or not. It was agreed to stick with the principle that the cancellation can be done up until the expiry date/time of the RTP (as indicated by the Payee in the RTP message). It means that an accepted RTP can still be cancelled as long as it is not expired.
- Section 2.3.5 ‘Notification to the Payee’s PSP of execution of payment instruction’:
 - The RTP TF had decided to remove this section in the first release of the SRTP rulebook. This topic will however be revisited as part of work on the second release which is expected to already commence in December 2020. Moreover, it was reiterated 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 by the RTP TF as part of the preparation of the second release of the SRTP rulebook.
- Section 2.4.1 ‘DS-01 RTP by Payee to Payee’s RTP SP Dataset’:
 - Co-Chair J-Y. Jacquelin informed that the RTP TF had agreed to indicate, in an updated draft version of the rulebook, for each attribute (in each dataset) whether it is



mandatory, conditional or optional. This could however not yet be discussed during today's call as it is still a work in progress.

- Co-Chair P. Spittler questioned whether attribute 'AT-01 Identifier of the Payer' should not be reworded to 'Account identifier of the Payer'. Following a discussion, it was agreed not to update the wording, in view of the fact that the identifier should not be limited to just an account and also because in some use cases the account might not be known. A French EPC member made reference in this context to the new EMVCo standard 'Secure Remote Commerce'.
- The EACT representative suggested to include two types of remittance information (RI), taking into account that the RTP might be sent via one channel and the payment might be received via a different channel:
 - RI to be sent by the Payee to the Payer (so that the underlying transaction of the RTP is clear to the Payer).
 - RI to be included in the payment (to facilitate reconciliation between the RTP and the payment message at Payee level).

Co-Chair J-Y. Jacquelin proposed to discuss this at the next meeting of the RTP TF.

- AT-20 'IBAN of the Payee': Following a comment it was clarified by a French EPC member that it is important for the Payee to indicate on which account it wants to receive an RTP related payment (given that a Payee can have several accounts).
 - AT-X28 'Flag for confirmation message': Co-Chair J-Y. Jacquelin informed that this attribute allows the Payee (and Payee's RTP SP) to indicate whether they require a positive functional confirmation message which indicates that the RTP was validated successfully by the Payer's RTP SP and hence can be presented to the Payer. He continued by saying that this would however not be recommended in certain use cases (e.g. Accept Now/Pay now). Following a question from the ETPPA representative it was clarified that this message is not related to 'Notification to the Payee's PSP of execution of payment instruction' (see above section 2.3.5).
 - Co-Chair P. Spittler noted that only one single RTP will be included per message. He added that batch processes might be required in some sectors (e.g. insurance). Co-Chair J-Y. Jacquelin explained that the rulebook is indeed limited to one RTP per message but that the Payee' RTP SP and the Payee can bilaterally agree to organise this in a different manner.
- Section 2.4.2 'DS-02 Inter-RTP SP RTP Dataset':
 - Need for two types of RI (see above section 2.4.1).
 - Section 2.4.3 'DS-03 RTP Presentment to Payer Dataset'
 - Need for two types of RI (see above section 2.4.1).
 - A French EPC member questioned the need for presenting all this information to the Payer. For example, if the Payer is a consumer only a subset of this dataset should be presented (i.e. only the information that the consumer can understand). Co-Chair J-Y. Jacquelin explained that the rulebook defines general datasets but agreed that a consumer will probably only see a subset (of this dataset) for example on his mobile phone. He suggested to discuss with the RTP TF the need to include a remark to clarify



that the Payer's RTP SP can bilaterally agree with the Payer which of the DS-03 attributes will be presented (to the Payer).

- The BEUC representative informed about a new working group created by the Euro Retail Payments Board (ERPB) on transparency for retail payments end-users. He added that this group focuses on the information that needs to be provided to customers in for example bank statements and that during the first meeting it had been mentioned that the commercial name of the Payee and location was seen as important information.
- The BEUC representative highlighted the need to clearly indicate to a Payer that an RTP can either be accepted or refused. It was discussed how this could be accommodated (e.g. system feature vs attribute in the dataset). Co-Chair J-Y. Jacquelin agreed that this choice should be made clear for consumers and informed that he would discuss with the RTP TF on how to best address this. A French EPC member informed that this is already provided and implemented in the relevant ISO 20022 RTP response message (pain.014).
- 'Trade name of the Payee/Payer: Co-Chair J-Y. Jacquelin informed that the RTP TF still needs to decide whether these attributes should be mandatory or optional. It was commented that in some cases the name and trade name could be the same.
- Section 2.4.5 'DS-05 Confirmation of the RTP Dataset':
 - Following a comment from the EBA Clearing representative, co-Chair J-Y. Jacquelin informed that the RTP TF had decided to indeed include this dataset in the first release of the rulebook.
- Section 2.4.7 'DS-07 Inter-RTP SP response to the RTP Dataset':
 - The EBA Clearing representative asked whether this dataset would include information on the certainty of the payment to follow as this would be essential for development and adoption of RTP based end-user solutions. Co-Chair J-Y. Jacquelin commented that the RTP TF had agreed that payment guarantee would be a topic for the second release of the rulebook. The following additional comments were noted:
 - The EBA Clearing representative was of the view that it could be good to already include such an attribute in the first release in order to make the rulebook future-proof.
 - A French EPC representative informed that future features such as demand for payment guarantee can already be accommodated by the pain.013 ISO 20022 message but that the idea had been to keep it simple in the first release (also as per the 'RTP specifications for a standardisation framework' document, developed by the RTP MSG in November 2019).
 - The Belgian EPC representative agreed with the proposal of the EBA Clearing representative. He continued by saying that payment initiation certainty is a given added value in an Open Banking context and that some RTP solutions will be based on Open Banking.
 - The BEUC representative commented that a consumer who is using the scheme should be assured that it is secure and trustful. The group agreed that further work would be needed in this context.



- Section 2.4.10 'DS-10 Inter-RTP SP Request for Status Update Dataset':
 - The EACT representative questioned the need to include a copy of the original RTP/RfC in this dataset.
- Section 2.5 'Business requirements for attributes':
 - The EACT representative reiterated the need to include two different attributes related to RI (see section 2.4.1). Co-Chair P. Spittler questioned whether local characters could be accommodated. This is however not the case in the SEPA payment schemes (as limited to basic Latin character set).
 - AT-06/6B 'Identifier of the Payer's/Payee's RTP SP': "PSP" in description to be replaced by "RTP SP".
 - AT-07 'Requested Execution Date/Time of the payment to be initiated': A French EPC member commented that "to be initiated" should be removed to be in line with the ISO 20022 definition which refers to "execution". This will be discussed again at the next RTP TF.
 - AT-50 'Reason code for the RfC of the RTP': Proposal to update reason code "Already paid" to "Already paid by other means" (i.e. through another channel).
 - AT-55 'Reason code for non-acceptance of the RfC of the RTP': RTP TF to check whether the following reason codes are not duplicates: "Payer's refusal of the original RTP" and "Already refused RTP".
 - AT-R3 'The reason code for non-acceptance of the RTP': reason code "Bank identifier incorrect (i.e. invalid BIC)" to be updated to "RTP SP identifier incorrect (e.g. invalid identifier)". Proposal to add code "RTP not supported for this Payer".
- Chapter 3 'Rights and obligations of Participants':
 - Co-Chair J-Y. Jacquelin informed that this section had not yet been reviewed by the RTP TF and that further review would be required by the Legal Support Group (LSG).
- Section 3.1 'The Scheme':
 - Currently it is stated that "Participants commit to participate in the Scheme in the role of at least RTP SP of a Payer, or in the role of RTP SP of the Payee and Payer". It was commented that the essence would be to ensure a level playing field and that some RTP SPs might only want to take up the role of Payee's RTP SP. Co-Chair J-Y. Jacquelin informed that this principle had been included in order to ensure reachability. The ETPPA representative asked whether it would indeed be the intention to enforce such reachability. Co-Chair J-Y. Jacquelin commented that this topic will be further reviewed by the RTP TF and LSG.
- Section 3.6.2 'Obligations of a Payer's RTP SP':
 - The EBA Clearing representative suggested to add as an obligation that the Payer's RTP SP should monitor time-outs related to the expiry date/time of the RTP. Co-Chair J-Y. Jacquelin informed that this would not be necessary as there are no time-outs defined in the rulebook (the process between RTP SPs is instant).
- Section 3.13 'Applicable legislation':



- The BEUC representative questioned the correctness of the first paragraph related to the General Data Protection Regulation (GDPR) as GDPR should apply to all participants. It was reiterated that the LSG will review the entire chapter 3.

(Note: in addition to the above there were further minor editorial change suggestions and also change suggestions provided by the EACT representative regarding the status of some of the attributes).

Co-Chair J-Y. Jacquelin provided the following report on the way forward:

- The RTP TF has scheduled additional Skype meetings to finalise the public consultation version of the SRTP rulebook. The RTP MSG comments will be also be reviewed during these meetings.
- Subject to approval by the Board at its 27 May 2020 meeting, the public consultation version of the SRTP rulebook will be published on the EPC website for a three month public consultation, which is expected to start early June 2020 at the latest.
- The RTP MSG will be informed of the Board's decision and will receive a copy of the approved public consultation version of the SRTP rulebook.
- During the public consultation period, the RTP TF will work on a so-called Trust and Security Framework which will take into account the fact that both PSPs and non-PSPs can participate in the SRTP scheme. The aim is to integrate this framework in the final version of the SRTP rulebook that is envisaged to be published in November 2020 on the EPC website (subject to Board approval).
- A meeting will be scheduled around the end of September 2020 or beginning of October 2020 to allow the RTP MSG to review and provide comments on an updated draft version of the rulebook based on the public consultation comments received and also including the aforementioned framework.

5 AOB

Following a question it was clarified that the SRTP implementation guidelines will be developed by the Scheme Evolution and Maintenance Standards Task Force (SEMSTF) under the authority of the RTP TF. The implementation guidelines, which need to follow the SRTP rulebook, will however not be submitted to the RTP MSG.

6 Next meetings (RTP MSG 002-20)

A Doodle poll will be launched in due course in order to agree on an exact meeting date around the end of September 2020. Depending on the evolution of the COVID-19 situation this will either be a Skype meeting or a physical meeting in Brussels.

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)	
Andrew Pankratov	OpenWay	Yes
Arnaud Crouzet	FIME	Yes
Carlos Blanco	Eurobits (nominated by ETPPA)	
Christian Pirkner	Bluecode International AG (nominated by EMPISA)	Yes
Christophe Fonteneau	Request Network (nominated by EESPA)	
Diana Layfield	Google	
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
Erwin Kulk ¹	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		
Vincent Kuntz ²	SWIFT	Yes
Mirjam Plooi	ECB (Eurosystem)	Yes
Nives Coppari	Banca d'Italia (Eurosystem)	Yes
Roxanne Romme	EC/DG FISMA	
EPC Secretariat		
Christophe Godefroi	EPC	Yes

¹ Alternate to Petra Plompen

² Alternate to Dominique Forceville



Annex II: Action points

Ref.	Action	Owner	Deadline
3-01	Publish the approved agenda and minutes of the second meeting of the RTP MSG	EPC secretariat	28 April 2020
3-02	Launch Doodle poll for the next RTP MSG meeting	EPC secretariat	29 May 2020