

RTP MSG 010-20

Version 1.1

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Approved

Minutes of the 4th meeting of the second phase of the Request To Pay Multi-Stakeholder Group (RTP MSG)

Venue: Skype meeting

Distribution: RTP MSG

Meeting Date: 2 October 2020 (10.00-16.00 CEST)

1 Welcome and opening of the meeting

The co-Chairs J-Y. Jacquelin and P. Spittler welcomed the members to the fourth meeting of the Request To Pay Multi-Stakeholder Group (RTP MSG), which was held as a Skype meeting on 2 October 2020. Please see Annex I for the list of attendees.

2 Approval of the agenda (RTP MSG 008-20)

The agenda was approved unchanged.

3 Approval of the minutes and review of the action points of the 3rd meeting of the second phase of the RTP MSG (RTP MSG 007-20)

The draft minutes of the 3rd meeting which was organised via Skype on 23 April 2020 were approved subject to the inclusion of a number of comments provided by a French EPC member as well as by the BEUC representative.

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

4 Review of the SRTP scheme rulebook public consultation comments (EPC014-20; RTP TF 023-20)

Co-Chair J-Y. Jacquelin informed that the SRTP rulebook public consultation had generated a total of approximately 400 comments from 35 contributors (by the deadline of 30 August 2020). He furthermore explained that the public consultation comments had been grouped (e.g. changes, clarifications, editorial/typo's etc.) and categorized (via colours) in order to facilitate an efficient review.

RTP Task Force (RTP TF) Skype meetings were held on 16 and 28 September 2020 to review the public consultation comments and a final review session is foreseen to take place on 8 October 2020.

An updated version of the document containing the SRTP public consultation comments as well as the RTP TF positions (resulting from the September 2020 RTP TF meetings) had been provided prior to the meeting to the RTP MSG. Co-Chair J-Y Jacquelin explained that the RTP TF has agreed



to include some comments already in version 1.0 of the rulebook whereas others will be discussed as part of the second release. Moreover, some comments cannot be included in the rulebook or will be clarified in a clarification paper. Also, there are comments that do not have a process impact on the rulebook and for these the EPC secretariat has been invited to prepare an answer.

The RTP MSG was given a choice to either start with the review of comments for which the RTP TF had already prepared a position or with the comments that the RTP MSG members themselves wish to discuss. As there was no specific preference, co-Chair J-Y Jacquelin started with reviewing - one by one - the comments for which the RTP TF had prepared a position.

The following remarks from RTP MSG members were noted (including the comment number as per document RTP TF 023-20):

- General:
 - The ETPPA representative informed that his organisation has fundamental concerns about the SRTP scheme which are not covered by the individual comments. In response, co-Chair J-Y Jacquelin suggested to schedule an additional RTP MSG meeting (see section 5) to which the EPC Director General and Legal Counsel could also be invited. This approach would allow the RTP MSG to finalise the review of the public consultation comments during today's meeting. The ETPPA representative agreed with this proposal.
 - Co-Chair P. Spittler suggested to add an extra column in document RTP TF 023-20 to be able to easily identify whether a comment will be included in release 1 or in a future release of the SRTP rulebook.
 - It was clarified that if it is noted that a comment will be 'revisited' as part of the second release, this does not automatically mean that it will be included in the second release.
- Comment N°24: The description of attribute AT-77 'Expiry Date/Time of the RTP' will be extended to explain that depending on the date provided this could express either "Accept Now" or "Accept Later" and that in combination with AT-07 'Requested Execution Date/time of the payment to be initiated", it would allow to express "Accept now/Pay now", "Accept now/Pay later" or "Accept later/Pay later". P. Spittler suggested to include this topic in the clarification paper. This suggestion was included as RTP MSG input in the SRTP rulebook public consultation comments document.
- Comment N°121: In reaction to the RTP TF position regarding the fact that RTP Service Providers and their clients can bilaterally agree to use a different standard than ISO 20022, co-Chair P. Spittler commented that in case a different standard is agreed between the Payee and its RTP Service Provider, it should at least be compatible with the ISO requirements in the inter-RTP Service Provider environment. This remark was included as RTP MSG input in the SRTP rulebook public consultation comments document.
- Comment N°151: The ETPPA representative acknowledged the fact that all schemes developed by the EPC start with "SEPA" but as the RTP is a completely different scheme, it should in his view be renamed to for example "EPC RTP scheme" to avoid the impression that it would be the only available SEPA-wide RTP solution. The EPC secretariat will be asked to respond to this comment.
- Comment N°190: The EBA Clearing representative informed that from a technical point of view there is a strong need to be able to send a Request for Status Update even after the Expiry Date/Time, in case of no answer from the Payer's side. This remark was included as RTP MSG input in the SRTP rulebook public consultation comments document. A French EPC member however reiterated that the lifecycle of an RTP ends once the Expiry Date/Time has been reached and extending the RTP lifecycle beyond the Expiry Date (how far?) will have a



significant technical impact on all RTP SP's solutions and this for a very low occurrence. A workaround is to handle this as an exception and use a possible ultimate Request for Status Update just before the Expiry Date to resolve this specific issue.

- Comment N°198: It was clarified that for reconciliation purposes - and taking into account available elements in the ISO 20022 payment messages as well as current business practices - the 'Payee's end-to-end reference of the RTP' (AT-41) would need to be 'embedded' in the 'RTP Remittance Information to be inserted in the payment' (AT-05).
- Comment N°201: The EBA Clearing representative explained that in order to offer interoperability between routing mechanisms in a similar way than for the payment schemes, it would make sense to publish a list of SRTP-compliant routing mechanisms on the EPC website. A French EPC member commented that the SRTP scheme should however remain infrastructure agnostic. The EPC secretariat will be asked to provide an answer to this suggestion.
- Comment N°244: Co-Chair P. Spittler was surprised that the name of the Payer would be optional in Dataset (DS)-01 'RTP by Payee to Payee' RTP Service Provider'. He explained that this information would be needed for tax reasons when preparing an invoice. A French EPC member commented that a distinction should be made between the retail processing part and the e-invoice processing part. He also explained that when for example an RTP is presented via a QR code to a customer (i.e. Payer) in a supermarket, the Payee (i.e. supermarket) does need to know the name of the Payer. Co-Chair J-Y Jacquelin added that as part of the second release of the rulebook a redirection use case will be discussed whereby the Payee may neither get the name nor the identifier of the Payer.
- Comment N°250: Following a comment from EuroCommerce, co-Chair J-Y Jacquelin explained that the 'Extended Remittance Information' (ERI) feature is currently only foreseen in the SCT Scheme (not in the SCT Inst scheme). Co-Chair P. Spittler however reiterated the need to ensure alignment between the SRTP and payment schemes. A French EPC member commented that this topic is rather related to the payment schemes.
- Comments N°256 & N°257: Co-Chair P. Spittler explained that EuroCommerce is of the view that i) it should be clarified in the rulebook that all changes (following a change management cycle) need to be supported by all SRTP scheme participants and ii) to avoid fragmentation, all initial optional features should be implemented by all scheme participants after a certain period. Co-Chair J-Y Jacquelin informed that this would be a typical question for the EPC secretariat to respond as not related to the RTP business process as such.
- Comment N°317 (and related to comments N°246 & N°248): Co-Chair J-Y Jacquelin explained that the attribute AT-89 'Placeholder for Charges' is currently used for informational purposes only and that it has no impact on the payment itself. The description of this attribute might change over time following input received from the market. Co-Chair P. Spittler was however of the view that this could also be seen as a 'business requirement' and based on a service level agreement.
- Multiple comments related to the public consultation question on the usage of an URL as an alternative to an attachment (AT-78 'Attachment sent by the Payee to the Payer in the RTP'): The Co-Chair J-Y Jacquelin informed that a considerable number of the respondents who responded to this question were reluctant to allow the use of URLs in view of security concerns. As a result, the RTP TF had concluded to only allow the URL as part of an Additional Optional Service (AOS) in the first release of the SRTP rulebook and to discuss as part of the second release the specific security concerns.



Having finalised the review of the comments for which the RTP TF had prepared a position, the co-Chair J-Y Jacquelin asked the RTP MSG members if there were any additional comments they wished to discuss or review. As a result, the following additional comments were discussed:

- Comment N°228: Co-Chair P. Spittler suggested to clarify (in a clarification paper) whether in case of a direct reception of an RTP (by Payer from Payee) the SRTP scheme rules would also apply. This suggestion was included as RTP MSG input in the SRTP rulebook public consultation comments document.
- Comment N°229: Co-Chair P. Spittler informed that the payment process could either start with the “selection” of the payment instrument or with the “confirmation” of a payment instrument (following a proposal). He hence suggested to update this sentence in the rulebook (section 1.2). This suggestion was included as RTP MSG input in the SRTP rulebook public consultation comments document.
- Comment N°231: Co-Chair P. Spittler suggested to update the definition of Payee in section 1.3 of the rulebook in order to clarify that the Payee is usually the beneficiary (but not always). This suggestion was included as RTP MSG input in the SRTP rulebook public consultation comments document.

As there were no other comments the RTP MSG members wanted to discuss, co-Chair J-Y Jacquelin wrapped-up the review of the SRTP rulebook public consultation comments document and informed that the RTP MSG input (related to seven public consultation comments) would be discussed by the RTP TF at its 8 October 2020 meeting.

5 Next steps

An additional RTP MSG Skype meeting will be scheduled on 19 October 2020 (14-16 CEST) to focus on the:

- Fundamental concerns raised by ETPPA (included in sheet ‘ETPPA’ of document RTP TF 023-20).
- Trust & Security Framework to be included as an annex in the SRTP rulebook and related to the fact that the SRTP scheme is open to PSP and non-PSP entities. In this context it was noted that the EPC is planning to launch a Request for Proposal around mid-October 2020 to find a neutral certification body for the certification of applicants to the SRTP scheme.

Co-Chair J-Y Jacquelin informed that version 1.0 of the SRTP rulebook is foreseen to be published on the EPC website on 30 November 2020 (subject to Board approval) and that the related implementation guidelines will be published by mid-December 2020 at the latest. In addition, he reported on the following tentative milestones (to be confirmed and approved by the Board):

- SRTP scheme adherence process to be opened as from the publication of the SRTP rulebook.
- Certification process to be opened as from 1 February 2021.
- Effective date of 1 March 2021 (for version 1.0 of the SRTP rulebook).

6 AOB

At the invitation of a French EPC member, the SWIFT representative informed that the new ISO 20022 RTP Service messages prepared by the EPC’s E-invoicing Presentment and Payment Multi-Stakeholder Group (EIPP MSG) had been approved and published on the ISO 20022.org website. Co-Chair J-Y Jacquelin added, that the enrolment of Payees (which is accommodated via this new set of ISO 20022 messages) would respond to a concern raised by BEUC to ensure that the Payees involved in the scheme have been properly enrolled by their RTP Service Providers (which should provide an additional level of ‘trust’).



7 Closure of meeting

The co-Chairs closed the meeting around 12.30 PM 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)	Apologies
Andrew Pankratov	OpenWay	Yes
Arnaud Crouzet	FIME	Yes
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
Jörn-Jakob Röber	Trustly (nominated by ETPPA)	
József Czimer	Capsys	Yes
Luca Riccardi	EPC (ABI)	Yes
Marc Bröking	CGI	Yes
Massimo Battistella	Telecom Italia (nominated by EACT)	
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	Apologies
Observers		
Vincent Kuntz ¹	SWIFT	Yes
Mirjam Plooij	ECB (Eurosystem)	Yes
Michela Tocci	Banca d'Italia (Eurosystem)	Apologies
Roxanne Romme	EC/DG FISMA	Apologies
Guest		
Gertjan Dewaele ²	Ingenico	Yes

¹ Alternate to Dominique Forceville

² Replacing Simone Lavicka.



EPC Secretariat		
Christophe Godefroi	EPC	Yes

Annex II: Action points

Ref.	Action	Owner	Deadline
4-01	Send Outlook invitation for the additional RTP MSG Skype meeting on 19 October 2020	EPC secretariat	2 October 2020
4-02	Publish the approved agenda and minutes of the third meeting of the RTP MSG	EPC secretariat	6 October 2020
4-03	Provide the latest version of the Trust & Security Framework	EPC secretariat	12 October 2020
4-04	Include an additional column in the SRTP rulebook public consultation comments document to indicate whether changes were approved and if so in which release	EPC secretariat	31 December 2020