



Request for Proposal

Homologation Body for applicants to the SEPA Request to Pay (SRTP) Scheme

EPC175-20 / Version 1.0 / Date issued: 19 February 2021

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Homologation Body

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Payments Council

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Note: any reference in the present document to an “Homologation Body” is intended and should be understood as a substitute for and equivalent to the term “Certification Body” used in the SRTP Scheme Rulebook (see Section 3.7.3, Section 5, and Annex I). All references included in the SRTP Scheme Rulebook to a “Certification Body” instead of an “Homologation Body” will be amended in due course.



0 Introduction

The European Payments Council (EPC), an international non-profit association, offers one focal point and voice for the European payment service providers sector on all European payment issues. In constant dialogue with other stakeholders and regulators at European level, its role is to support and promote European payments integration and development, and provide Single Euro Payments Area (SEPA) payment schemes facilitating over 42 billion transactions across 36 countries every year.

The EPC's goal is to contribute to harmonised payments across SEPA – a goal which ultimately supports European competitiveness and innovation.

In its role of scheme manager, the EPC develops payment and payment-related schemes and updates them regularly to meet end-users' needs and technology evolution, sets up rules and technical standards for the execution (or the supporting) of SEPA payment transactions and organises regular change management cycles opened to any stakeholders.

As a scheme manager, the EPC is also responsible for onboarding the participants to the schemes. To this end the EPC needs to be ensured that the applicants meet the relevant adherence criteria.

At the end of November 2020, the EPC published the first version of the Rulebook governing the new SEPA Request to Pay (SRTP) scheme¹.

The scheme covers the set of operating rules and technical elements (including messages) that allow a Payee to request the initiation of a payment from a Payer in a wide range of physical or online use cases. It should be noted that the SRTP is a messaging functionality. It is not a payment means or a payment instrument, but a way to request a payment initiation.

The Payee's and Payer's RTP Service Providers (SPs) will have to adhere to the scheme to assume their role. However before participating in the scheme, an applicant RTP SP will need to be firstly adequately identified and secondly 'homologated' in accordance with the requirements defined in this document.

The EPC intends to outsource the homologation process. The purpose of this RFP document is to find and select at least one reliable independent homologation body to which the EPC can outsource the homologation of applicants to the SRTP scheme (including re-homologation, if and when needed).

Note: the present RFP document lists in section '5.3 Homologation process requirements', the homologation criteria in line with the current version of the SRTP rulebook. In the future, this rulebook will evolve further and so will the homologation criteria. This list is therefore not final and definitive. Regular updates are to be expected to keep the homologation process in alignment with the SRTP rulebook.

¹ SEPA RTP Scheme Rulebook: <https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-srtp-scheme-rulebook>



1 Scope of SEPA Request to Pay (SRTP) scheme

1.1 Introduction to the SRTP scheme

The SRTP Scheme, which is based on the specifications document produced by the RTP Multi-Stakeholder Group (MSG RTP)² in November 2019, covers the set of operating rules and technical elements (including messages) that allow a Payee to request the initiation of a payment from a Payer in a wide range of physical or online use cases.

The SEPA Request to Pay (SRTP) is a messaging functionality. It is not a payment means or a payment instrument, but a way to request a payment. This gives the provider of goods or services the ability to interact digitally with the receiver, enhancing transparency and facilitating simple and easy reconciliation.

The SRTP helps streamline the end-to-end payment experience for all parties involved. Moreover, the Scheme aims at facilitating the request of a payment in a digital manner (including interoperability and reachability) allowing Payees to express their payment preferences (e.g., pay now/pay later) in line with their needs.

The Scheme can be considered as a complement to the payments flow because it supports the end-to-end process and lies between an underlying commercial transaction and the payment itself. RTP as such can be seen as an enabler for digital payments across SEPA.

From the transmission perspective, the Scheme is channel-agnostic and the SRTP can be transmitted from the Payee to the Payer, through the SRTP Service Provider participating to the Scheme by any secured channel (exchange channel such as QR-codes, BLE...).

It is envisaged that the Scheme will evolve further over time to support more elaborate functionalities.

1.2 SRTP Process

The RTP should be considered as part of the end-to-end user experience. For example, when purchasing goods and services, regardless the variety and complexity of commercial processes involved, the following basic components can be distinguished:

- Preparatory stage establishing the underlying transaction for which a payment is due. (*This part is outside of the SRTP Scheme*).
- Creation and presentation of the RTP to the Payer.
- Acceptance or Refusal of the RTP. The Customer (Payer) can accept the RTP – and this Acceptance can be followed by an immediate or future payment - or refuse it.
- Payment process, starting with the initiation of the payment and selection/confirmation of the payment instrument, followed by the execution of the payment after customer authentication as appropriate. (*This part is outside of the SRTP Scheme*).

In a simplified view, the RTP-related process components can be illustrated as follows:

² RTP Specifications for a standardisation framework: <https://www.europeanpaymentscouncil.eu/document-library/guidance-documents/request-pay-specifications-standardisation-framework>



Figure 1: RTP process components and context

1.3 Actors

The four types of actors involved in the Scheme include:

- **Payee:** The initiator of an RTP process and the beneficiary of the funds transferred in the resulting payment flow. Depending on the business domain we are referring to, this role can be identified as the beneficiary when it comes up to the payment processing or the Creditor from a financial perspective.
- **Payer:** The party to whom the RTP is addressed and the originator of the funds transferred in the resulting payment flow. In payment processing this role is usually identified with the originator of a payment, which can be also defined as the Debtor from a financial perspective. A Payer should always have the possibility to opt out from the RTP service.
- **Payee's RTP Service Provider** (who has adhered to the Scheme): Usually represented by a PSP but since the RTP can be part of end-to-end commercial processes, also other non-PSP entities can assume this role. Therefore, the Payee's RTP Service Providers can be for instance (but not limited to):
 - PSPs³
 - E-invoicing Service Providers
 - Commerce Service Providers
- **Payer's RTP Service Provider** (who has adhered to the Scheme): Usually represented by a PSP but also other non-PSP entities can assume this role. Therefore, the Payer's RTP Service Providers can be for instance (but not limited to):
 - PSPs³
 - E-invoicing Service Providers
 - Commerce Service Providers

1.4 Four corner model

The diagram below illustrates the RTP flows for a generic, 4-corner eco-system, applied to basic use cases in physical or online retail commerce, person-to-person (P2P) transactions, or E-Invoice Presentment and Payment (EIPP) transactions (e.g. at Business-to-Customer (B2C), Business-to-Business (B2B) and Business-to Government (B2G) level). In this model both Payee and Payer use their own RTP Service Provider. In any case, the identifiers of the Payer and the Payer's RTP Service Provider have to be known by the Payee or the Payee's RTP Service Provider (prior to issuing an RTP), so that the Payee's RTP Service Provider is able to route the RTP to the Payer's RTP Service Provider.

³ Even though multiple types of providers can process RTPs, only PSPs can execute functions related to payment, such as initiation or execution of payment instructions through inter-PSP networks.



For simplification and as out of scope for the Rulebook, the payment flows are not presented in the below diagram.

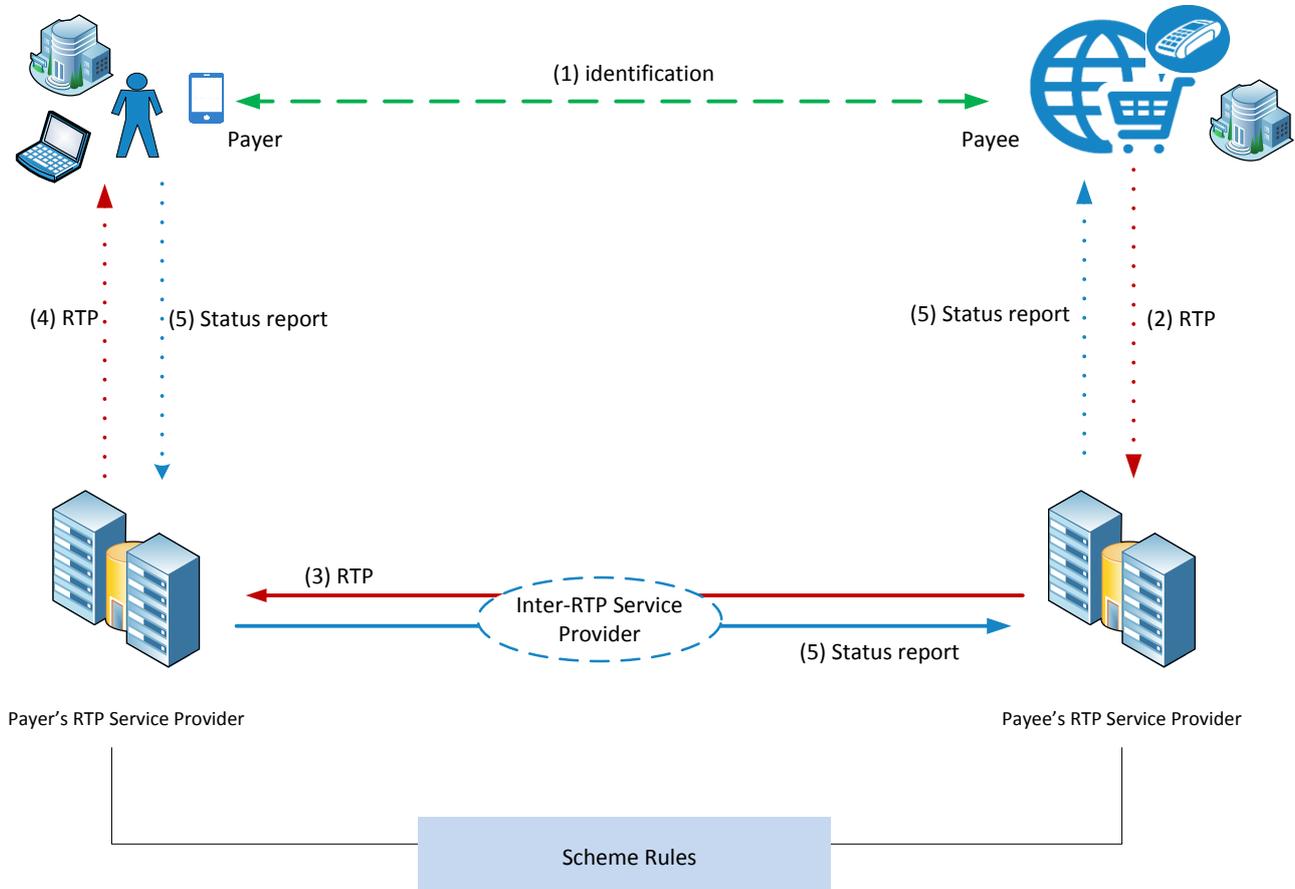


Figure 2: RTP actors and information flow in 4-corner eco-system

The steps in the above diagram can be briefly described as follows:

Step	Description
1. Payer identification	A first interaction enables the communication of the Payer’s identifier and Payer’s RTP Service Provider (Note: The Identification and Authentication are agreed between the Payer/Payee and their respective RTP Service Providers)
2. RTP to Payee’s RTP Service Provider	The RTP is sent by the Payee to its RTP Service Provider. It contains all RTP core data, including the Payer’s identifier.
3. RTP to Payer’s RTP Service Provider	The RTP is sent through the inter-RTP Service Provider environment.
4. RTP presentation to Payer	The RTP is presented to the Payer on its agreed channel or device (e.g. smartphone, web browser, etc.).
5. Status report	The Acceptance/Refusal of the RTP by the Payer is sent back to the Payee through the inter-RTP Service Provider environment.



1.5 Application to SEPA

The Scheme is applicable in the countries listed in the EPC List of SEPA Scheme Countries (EPC409-09), as amended from time to time and made available on the EPC website (the “SEPA Geographic Area”).

1.6 Currency

RTP related messages are in euro. It will be assessed in a future release whether the Scheme could become currency agnostic.



2 Defined terms and abbreviations

In this document, the designations “we” and “our” are all used for the European Payments Council (EPC) as the party initiating this RFP.

The party answering to the RFP (making the bid) is referred to as 'HB candidate' or 'HB'.

Term/Abbreviation	Definition
Acceptance	The Payer accepts the RTP as presented by the Payer’s RTP Service Provider.
Applicant	An entity which formally requests to be part of the SRTP Scheme.
Authentication	The provision of assurance that a claimed characteristic of an entity is correct. The provision of assurance may be given by verifying an identity of a natural or legal person, device or process. (see ISO 12812 – Part 1).
B2B	Business-to-business.
B2C	Business-to-customer.
B2G	Business-to-government.
BCP	Business Continuity Plan.
Customer	Payee or Payer.
EIPP	Electronic Invoice Presentment and Payment.
EPC	European Payments Council (in French: Conseil Européen des Paiements), an international non-profit association (in French: Association Internationale Sans But Lucratif, AISBL) established under and governed by Belgian law, having its registered office at Cours Saint-Michel 30, B-1040 Brussels, Belgium, and registered with the Crossroads Database for Enterprises under the enterprise number 0873.268.927 (register for legal entities Brussels).
GDPR	General Data Protection Regulation. Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC.
Homologation result	Documented output of the homologation process issued and signed by the HB.
Homologation Body (HB)	An independent entity that will homologate that an applicant has the ‘capability’ from an operational, technical, security, and business continuity point of view to fulfil the list of requirements.
Homologation process	A proving process approved by the EPC that is developed by an Homologation Body based on criteria set by the EPC that:



	<p>i. assesses the capability of an SRTP scheme applicant to meet the technical, operational, technical, security and business continuity requirements defined by the EPC for the SRTP scheme for on-boarding and subsequent live operation and</p> <p>ii. assists the EPC in deciding whether an applicant meets the requirements to participate in the SRTP scheme.</p> <p>At the end of the homologation process, the HB issues an homologation for the SRTP applicant.</p>
IBAN	International Bank Account Number: uniquely identifies an individual account at a specific financial institution in a particular country.
Identification	A means of uniquely identifying a natural or legal person.
Onboarding	The action or process of integrating a new participant in the SRTP scheme, which consists of an administrative and legal part which is performed by the EPC as SRTP scheme manager as well as an homologation part which may be outsourced to an Homologation Body.
P2P	Person-to-Person.
(SRTP) Participant	An entity accepted to be a party to the Scheme in accordance with section 3.1 of the SRTP Rulebook.
Payee (or Creditor)	The initiator of an RTP process and the beneficiary of the funds transferred in the resulting payment flow. Depending on the business domain we are referring to, this role can be identified as the beneficiary when it comes up to the payment processing or the Creditor from a financial perspective.
Payer (or Debtor)	The party to whom the RTP is addressed and the originator of the transfer of funds in the resulting payment flow. In payment processing this role is usually identified with the originator of a payment, which can be also defined as the Debtor from a financial perspective.
PSP	Payment Service Provider, as defined in Article 1 of Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC.
RFP	Request for Proposal.
RMA	<p>Risk Management Annex.</p> <p>The RMA highlights the risks related to the SRTP Scheme Participants in their role as Payee's RTP Service Provider and/ or Payer's RTP Service Provider, and how these risks should be managed.</p> <p>The RMA is a confidential document only accessible to scheme Participants and HB candidates (subject to a non-disclosure agreement).</p>
RTP	Request-to-Pay.



RTP MSG	Request-to-Pay Multi-Stakeholder Group.
RTP TF	The EPC group that performs the SRTP Scheme Management functions as described in section 4.2.2. of the Rulebook.
Rulebook	The SRTP Rulebook - as amended from time to time - consisting of a set of rules, practices and standards that makes it possible for any eligible SRTP Service Provider to join, participate and operate in the SRTP Scheme.
Scheme	The SEPA Request-To-Pay Scheme, as described in the Rulebook.
SEPA	<p>Single Euro Payments Area.</p> <p>The SRTP scheme is applicable in the countries listed in the EPC list of SEPA Scheme Countries (document EPC409-09, as published on the EPC website⁴ and amended from time to time).</p>
SP	Service Provider.
SRTP	SEPA Request-to-Pay.
Stakeholder	Within the SEPA context, the key stakeholders include amongst others: governments, authorities and regulators, the payments industry and their suppliers, corporates, small and medium-sized enterprises (SMEs), merchants and consumers, and their associations.
Technical interface	Technical methodology to be used by the RTP SPs to exchange messages, such as API.

4 List of SEPA scheme countries: <https://www.europeanpaymentscouncil.eu/document-library/other/epc-list-sepa-scheme-countries>



3 Practical Information

This chapter contains all the formalities and practicalities surrounding the RFP process.

3.1 Timeline

This section outlines the deadline for each stage of the RFP process:

Stage	Activity Deadline	Deadline Date
1	Publication of the RFP by the EPC on its website.	19 February 2021
2	Final date for HB candidates to submit written questions concerning the RFP documents.	26 February 2021 cob
3	Final date for receipt of RFP responses. (See section "4.9 Guide for submission of proposal, queries and questions" for details on how to submit your RFP response documents.) The EPC will analyse the RFP responses. In case there is a need for clarification as to elements of the response to the RFP the EPC will contact the RFP respondent via email. The respondent will have 5 business days to reply.	19 March 2021 cob
4	The EPC informs HB candidates of the outcome of the RFP process and, subject to that, the process going forward.	22 April 2021

3.2 Formalities

All HB candidates must structure their response to the RFP in accordance with the outline detailed in section 4 "Preparation and outline of RFP response" of this document. This is to ensure comparability and that all relevant issues are dealt with. It is also essential that all items, requirements and expressed preferences are dealt with and replied to.

The HB candidate may supplement the outline with matters considered relevant by them. The EPC reserves the right to disregard RFP responses in which the HB candidate deviates from the outline to a significant extent.

If the HB candidate finds that there are unclear items, the HB candidate may specify the conditions on which its response to the RFP is based.

It should be noted that all or parts of the HB candidate's response, as chosen by the EPC, may form part of a final contract between the parties.



3.3 Terms & Conditions of Response

Every proposal received by the EPC is deemed to have been made subject to these conditions. No other terms will be deemed to be accepted by the EPC or incorporated into any contract between the EPC and any HB candidate unless they are expressly accepted in writing by an authorised signatory of the EPC.

Confidentiality	Responses of HB candidates to the present RFP will be evaluated by the EPC. The final selection of the supplier (the potential HB) will be subject to endorsement by the RTP TF and the EPC Board in accordance with the EPC's established procedures and subject to the relevant provisions of Belgian law. The members of the RTP TF are bound by a dedicated confidentiality agreement.
Examination and explanation of RFP documents	<p>The HB candidate shall be responsible for carefully examining the complete Request for Proposal, including any addenda, and making whatever further arrangements as may be required such that the HB candidate is fully informed and acquainted with all the circumstances and matters which might in any way affect the performance or cost of the services which are the subject matter of the HB candidate's response. Failure to do so is at the sole risk of the HB candidate and no relief shall be given for errors or omissions in the response to the RFP in estimating the difficulty or cost of performing the requirements successfully.</p> <p>Should the HB candidate find discrepancies in, or omissions from, the Request for Proposal or relevant documents, or should these appear to be obscure or ambiguous, the HB candidate shall at once contact the EPC for clarification or correction thereof before submitting its proposal.</p> <p>Any HB candidate making a request for clarification or correction will be solely responsible for the timely receipt of such request by the EPC. Replies to such enquiries may be made in the form of written addenda that will be issued simultaneously to all HB candidates.</p>
Unsolicited revisions to proposals	Unsolicited revisions to proposals will not be received favourably unless the HB candidate can substantiate to the EPC's satisfaction that a genuine error occurred during preparation of the original proposal. The EPC is under no obligation to accept such a revision.
Modification to RFP Documents	<p>The EPC reserves the right to revise any provisions of the Request for Proposal.</p> <p>Such revisions, if any, will be in the form of written addenda which will be issued simultaneously to all HB candidates. HB candidates shall immediately acknowledge receipt of the addenda by e-mail.</p>
RFP Expenses	All costs and expenses incurred by the HB candidates in the preparation and submission of their response or in attending subsequent discussions or negotiations with the EPC, are entirely for their own account and the EPC shall not be responsible for such expenses.
Currency	All amounts will be in euro (EUR).
Language	All proposals, correspondence and communications shall be in the English language.
Form of proposal	The HB candidate shall base its response on the requirements of the EPC as stated in this Request for Proposal. However, should any HB candidate be unable to fulfil any of these requirements it must clearly state any and all exceptions to such requirements that it may have made with words such as "This response is subject to the following qualifications:".



Submission of proposal	Proposals submitted shall be properly executed and completed by a representative of the respondent authorised to commit the HB candidate.
Closing Date	Proposals must be received by the EPC at the email address mentioned in section 4.8 and no later than the Closing Date mentioned in section 3.1.
Withdrawal	The EPC reserves the right to withdraw the RFP and not to award work or compensation to any party.

3.3.1 Duration of offer

The RFP response and related offer shall be irrevocable for a period of up to three (3) months from the closing date of the RFP.

3.3.2 Duration of contract

The RFP response must take into account an expected duration of the contract of three (3) years with the possibility of extension subject to mutual agreement.

3.3.3 Preparation of RFP response

The RFP response should include the information requested by the EPC in section “4. Preparation and outline of RFP response”.

3.3.4 Consideration of questions

Questions concerning the RFP documents shall be sent by email as outlined in section “Guide for submission of , queries and questions”. If possible, all questions must refer specifically to an exact reference in the RFP documents. Whenever appropriate, questions and related answers will be made publicly available in an anonymised version on the EPC website.



4 Preparation and outline of the RFP response

4.1 RFP response document

4.2 The HB candidate must structure their RFP response in accordance with section “4.8. Guide for submission of proposal, queries and questions”.

4.3 Background and introduction

4.3.1 Introduction of the HB candidate

The HB candidate must provide:

- Key contact name, e-mail address and telephone number.
- Name, legal form, VAT number and registered address of the company.
- Information on whether the HB candidate is a part of a corporate group, where its assets or liabilities may be shared with a parent or other group entity and provide the name of the ultimate holding company (if applicable).
- A solvency statement (e.g. a letter from an external accountant (such as the HB candidate's statutory auditors, where relevant) confirming that the HB candidate is not insolvent and is able to pay its debts as they fall due) or a certificate of non-bankruptcy (this certificate can be obtained from the HB candidate's competent commercial court).

The HB candidate must also provide a high-level description of:

- Their organisation and key competencies, including a description of the sector(s) in which they have provided/provide their services.
- The company structure and decision-making process.
- Who would be engaged in the activities that are covered by the RFP.

4.3.2 Contact(s)

The HB candidate must specify the name, address, telephone number, email address and any other relevant contact information of the person who is familiar with the RFP response.

4.3.3 Reservations

The HB candidate shall provide the EPC with a copy of its general terms and conditions if available and applicable, and clearly indicate any reservations or limitations of liability regarding the provision of services according to the RFP documents. It is to be noted that the EPC cannot accept any limitation of liability for gross negligence or wilful misconduct.

Moreover, the possible implications of these reservations to the provision of the services must be stated.

4.3.4 Sub-contractor(s)

The HB candidate must provide a declaration that no sub-contractors will be used unless provided for in the contract with the EPC and advised in the submission. In that case sub-contractors need to be listed together with a short description of their specific role in relation to the activities covered by this RFP. Any change of sub-contractors during the project shall be subject to the prior approval of the EPC, which will not be unreasonably withheld. It is to be noted that the EPC will



not waive any claim against third parties.

The HB will remain fully accountable for the whole SRTP homologation process.

4.4 Description of the service

The HB candidate shall give a general description of the proposed homologation process and how it will fulfil the needs and requirements of the EPC as described in this RFP.

The description should at least include:

- Homologation framework description
- Process flowchart
- Technical setup
- Testing plans and tools
- Evaluation process
- Maintenance process
- Standards used (related to quality, security, ...)
- Subcontractors used
- Other functionalities such as billing, administration etc.

4.5 Project delivery

A high-level planning indicating the various proposed steps to set up the homologation framework (including expected support needed from the EPC if applicable).

The service is expected to be operational by 24 May 2021 as the SRTP scheme will become effective on 15 June 2021. If need be, the candidate HB is invited to propose an alternative date and justify it.

4.6 Conditions

4.6.1 Quality

The HB candidate's quality policy and practices must be outlined.

4.6.2 Accreditations

Formal accreditation by a responsible body, that the HB candidate operates according to international standards (e.g. ISO standards).

4.6.3 References

Experience of the HB candidate in providing a similar kind of service.

4.6.4 Risk-analysis

The HB candidate must include a description of the most significant risks (in particular the most impactful risks identified in the SRTP RMA) to which it would be exposed in offering the service covered by the RFP, as well as the corresponding mitigating measures.

4.7 Requirements

The HB candidate must provide an answer to each individual requirement detailed in:

- Appendix A: Eligibility Requirements
- Appendix B: Homologation Framework Requirements
- Appendix C: Homologation Process Requirements



4.8 Miscellaneous

Here, the HB candidate may describe other aspects that are considered by the candidate HB relevant to the EPC's evaluation of the RFP response such as datasheets, brochures, homologations, standards, etc.

4.9 Guide for submission of proposal, queries and questions

All RFP response documents, including correspondence and questions, must be submitted to EPC electronically. Emails must be sent in the format:

To: srtp@epc-cep.eu

CC:

Subject SRTP RFP [HB candidate name] – [brief description of email content]

Files must be attached to the email in the following format:

Document	Filename	File Format
RFP document	SRTP [HB candidate name] RFP version [#]	.docx or .pdf
Appendix A: Eligibility Requirements	SRTP [HB candidate name] appendix A version [#]	.docx or .pdf
Appendix B: Homologation Framework Requirements	SRTP [HB candidate name] appendix B version [#]	.docx or .pdf
Appendix C: Homologation Process Requirements	SRTP [HB candidate name] appendix C version [#]	.docx or .pdf
Other documents relevant to the RFP as determined by the HB candidate	SRTP {HB candidate name} [relevant file name]	as applicable

The only email address to be used for submission of the response and other communication as part of the RFP process is: srtp@epc-cep.eu

HB candidates must ensure that any emails sent to srtp@epc-cep.eu are free from any virus or other malware. In consideration of their participation in the RFP process, each HB candidate agrees to indemnify the EPC from and against all costs, expenses, losses or damages that may result from the electronic copy being infected by a virus or other malware.



5 Requirements

The EPC in its role of SRTP scheme manager is responsible for onboarding SRTP Service Providers (SPs) as participants to the SRTP scheme. To this end the EPC needs to be ensured that the applicant SRTP SPs are who they claim to be (identification of the applicant) and that they are able to act as an SRTP SP based on due homologation.

An SRTP SP applicant will have to send the required SRTP Adherence documents to the EPC. The EPC will then validate the fulfilment of the eligibility criteria and identify the applicant. The EPC will then inform the applicant about the results of the above checks and confirm if it can contact the HB to undergo the SRTP homologation. In the meantime, the EPC will put the application on hold (for a maximum period of 6 months). The applicant will complete the prescribed homologation process in conjunction with the HB. If more time is needed for the assessment, the HB should put the homologation process on hold (for a maximum period of 6 months). When the homologation process has been completed, the HB will communicate the results to the EPC (and to the applicant). Based on these results, the EPC will then approve or refuse the application and will communicate its decision to the applicant. If the application is approved the applicant will be admitted to the scheme.

The main purpose of the homologation process is to ensure that the applicant SRTP SP has the required technical, operational, security and business continuity capabilities to exchange RTP messages as described in the SEPA RTP (SRTP) scheme rulebook (EPC014-20) and the SRTP Implementation Guidelines (EPC133-20)⁵, and can therefore send and receive messages in accordance with the scheme rules without compromising security or stability of the SRTP Scheme.

The requirements to be fulfilled by a candidate HB are comprised of three elements:

- The eligibility requirements (EL)
- The homologation framework requirements (HF)
- The homologation process requirements (HP)

Remark: for the purpose of this RFP, the assumption is made that the HB will be setting up the homologation framework and performing the entire homologation process in-house. The HB candidate could however decide to outsource some parts of the process temporarily or permanently. In this case, the conditions mentioned in section 4.2.4 of this document must be respected. The HB will remain fully accountable for the whole SRTP homologation process.

⁵ SRTP Implementation Guidelines: <https://www.europeanpaymentscouncil.eu/document-library/implementation-guidelines/sepa-request-pay-implementation-guidelines-version-10>



5.1 Eligibility requirements

In order to be eligible, the HB must at all times fulfil the below requirements.

Reference	Requirement
EL-R1	The HB must offer its homologation services in a way that does not conflict with the interest of the applicants to adhere to the scheme.
EL-R2	The HB cannot apply to become an SRTP Service Provider in the SRTP scheme.
EL-R3	The HB must have a BCP in place and regularly test it.
EL-R4	The HB must comply with applicable rules and regulations. The regular place of business of the HB shall be established in the SEPA geographical area.
EL-R5	The HB must ensure that all staff involved in SRTP scheme applicant's homologation are adequately trained. Therefore, the staff training process must be documented.



5.2 Homologation framework requirements

The HB candidate must be able to respond to the below requirements and is invited to detail the proposed solution.

Reference	Requirement toward the EPC
HF-R1	The homologation process must meet all the homologation process requirements provided by the EPC as described in section 5.3.
HF-R2	The EPC must be able to consult at any time an up-to-date list of SRTP SP applicants as well as the results, details of tests performed including dates, and evidence supplied by the applicant.
HF-R3	The HB should progressively be able to perform in parallel a larger volume (e.g.:1-50; 51-150; 151-300) of homologation or homologation complements (partial or complete one) per month.
HF-R4	Once all required information is provided by the applicant, the homologation process of one applicant must be performed within maximum one month (excluding any delay caused by the applicant). The HB must also be able to perform re- homologations of already existing SRTP participants upon specific request of the EPC within a period of 2 months.
HF-R5	The HB must ensure that the homologation process is kept in alignment with the relevant updates to the SRTP rulebook and their application date.
HF-R6	Emergency modifications of the homologation requirements communicated by the EPC must be reflected by the HB within a maximum of one month.
HF-R7	The EPC expects that any costs related to the SRTP homologation will be borne by the SRTP Scheme applicants / participants. Therefore, a clear billing functionality must be in place. The HB candidate is invited to describe in detail the envisaged pricing structure (e.g. fixed vs variable elements, ...).
HF-R8	The HB must document the homologation procedure of the SRTP scheme applicants.
HF-R9	The HB should ensure that it has an audit trail in place, which the EPC may request access to.
HF-R10	Prior to the implementation of every new system update affecting the SRTP homologation process, the HB must conduct and document all necessary tests to validate that all relevant procedures and systems function properly.
HF-R11	The HB must provide to the EPC a bi-annual service level reporting as defined by the EPC.
HF-R12	The HB must ensure a secure communication with the EPC and the SRTP applicants.
HF-R13	The HB must retain all records related to the homologation process for up to 5 years.



5.3 Homologation process requirements

The HB candidate must be able to validate the below listed homologation criteria.

Depending on the requirement, the validation method used by the HB should be either the execution of a suite of tests, or the analysis of evidence (or responses to a questionnaire) provided by the SRTP scheme applicant. Some technical capabilities of the SRTP scheme applicant should obviously be tested, but it is up to the HB to suggest the homologation criteria that should be tested and the homologation criteria that could be demonstrated by the applicant through a “dossier”. The HB candidate is therefore invited to detail the approach it is considering to adopt for each requirement. During the homologation process, the HB should also duly take into account any valid formal authorisation/licensing process the SRTP applicant has already gone through and/or regulatory/supervisory requirements it is subject to, as well as the outcome of any testing performed by a recognized testing entity.

Reference	Category	Requirement
HP-R1	Performance and availability	The applicant has performant and reliable technical infrastructure to connect to the SRTP eco-system and is capable of exchanging and processing fully secured SRTP messages as described in the SRTP Rulebook and the related Implementation Guidelines.
HP-R2		The applicant's technical infrastructure must be able to provide a near real time service in the inter-SP space in a 24/7/365 mode.
HP-R3		The applicant must have non-stop monitoring and warning mechanisms (to prepare and verify the RTP messages correctly and securely before these are further transmitted to the Payee or the Payer) together with appropriate escalation procedures to ensure that they meet the performance requirements.
HP-R4	Correct processing of messages	The applicant's technical infrastructure must support all messages defined in the SRTP rulebook and the related Implementation Guidelines depending on the role(s) chosen by the applicant.
HP-R5		The applicant's technical infrastructure must create messages in the ISO20022 formats specified in the implementation guide and the related Implementation Guidelines (or any technical specifications that might further be approved by the EPC Board).
HP-R6		The applicant's technical infrastructure must process messages received from RTP SPs, Payers and Payees in accordance with the rules defined in the rulebook.
HP-R7		The applicant's technical infrastructure must validate all messages received from RTP SPs, Payers and/or Payees and reject any messages that are not formatted as defined in the rulebook and the related Implementation Guidelines (and any technical specifications that might further be approved by the EPC Board).
HP-R8		The applicant, when acting as SRTP SP of the Payer, has the capability to send the data to the payer to proceed with the payment instruction.
HP-R9		Connections



Reference	Category	Requirement
HP-R10	Fraud	The applicant's current systems used to support the SRTP service adequately address fraud screening through monitoring and warning mechanisms operating in a 24/7/365 mode. Such screening must apply on both outgoing and incoming SRTP messages for existing and newly onboarded Payees, Payers and RTP SPs to detect abnormal patterns (e.g., increase in the frequency).
HP-R11		The applicant has procedures in place to thoroughly perform the necessary identity verification requirements.
HP-R12		An authentication is executed by the applicant when there is a communication with the Payee, the Payer and another SRTP SP.
HP-R13	Security	All communications between the RTP SPs, Payers and Payees must be secured, and the applicant's technical infrastructure must include the following: 1. Sealing: a. Signature b. Encryption of transport c. Integrity 2. Non-repudiation: proof of sending and receiving.
HP-R14	Testing capabilities	The applicant has reviewing and testing processes in place (based on upfront defined test cases) of the effectiveness of the monitoring and warning mechanisms on a regular basis. The applicant documents the review tests results and undertakes remedial and/or escalation actions if and as necessary.
HP-R15		The applicant will ensure regular testing of the security of the offered SRTP message-channels and will undertake remedial actions if and as necessary.
HP-R16		Prior to the implementation of every new update affecting an SRTP channel and/or the SRTP messages preparation, verification and/or transmission, the applicant will conduct and document all necessary tests (e.g., based on pre-defined test cases) to see if this channel functions properly to accept large volumes of SRTP messages and if all relevant procedures and systems function properly to produce, verify and/or transmit the SRTP messages as required by the Rulebook.
HP-R17	Educating customers (Payees and Payers)	The applicant can provide information to Payees and Payers on how to handle SRTP messages in a correct manner.
HP-R18		The applicant can provide information and security recommendations to the Payees or Payers when using each specific technical channel.
HP-R19	Documentation	The applicant implemented documented procedures to prepare and verify the SRTP messages correctly and securely before these are further transmitted to the Payee or the Payer.
HP-R20		The applicant has staff screening policies and procedures for all staff members who get in touch with (potential) Payees and/or Payers using the SRTP scheme or dealing with fraud screening.
HP-R21		The applicant has up-to-date communication procedures for sending appropriate information to their customers in the event of a major incident.
HP-R22		The applicant documented the authentication procedures.



Reference	Category	Requirement
HP-R23		The applicant documented the enrolment/activation procedures.
HP-R24	Educating staff members	The applicant develops, communicates about and re-assesses the relevant policies and procedures for all staff members who get in touch with (potential) Payees and/or Payers using the SRTP scheme.
HP-R25		The applicant ensures that all staff involved in fraud screening are adequately trained, and that the training material is regularly updated as necessary.
HP-R26		All staff at the applicant's involved in Payee's enrolment are adequately trained.
HP-R27	BCP	The applicant developed, communicates about, maintains and regularly tests the Business Continuity Plan (BCP) set-up for all the systems which the SRTP processing will rely upon.

If the applicant has made or is willing to make contractual arrangements with selected subcontractors, the following criteria must also be validated by the HB.

Reference	Category	Requirement
HP-R28	Monitoring	The applicant executes a monitoring of the actual performance of the selected subcontractors with the provisions in the contractual arrangements and addressing of any issue.
HP-R29	Testing capabilities	The applicant has set up and tested the incident management processes (including escalation procedures) internally, with the selected subcontractors and Payees, and will undertake remedial actions if and as necessary.
HP-R30	Documentation	The applicant made contractual arrangements with the selected subcontractors outlining their respective responsibilities and liabilities, specific service levels with clear KPIs and concrete BCP measures to ensure the 24/7/365 processing mode. These contractual arrangements must also cover remedy and termination clauses in case of no cooperation on major incidents.



6 Evaluation process

Responses of HB candidates to the present RFP will be evaluated by the EPC. The final selection of the SRTP homologation body will be subject to endorsement by the Request to Pay Task Force (RTP TF) and formal approval by the EPC Board. The members of the RTP TF are bound by a dedicated confidentiality agreement. Notably, the EPC Board may not be provided with individual, non-anonymised confidential information related to the submitter of a response to this RFP, and/or the services or products offered by such submitter.

The EPC will evaluate the proposals based on, but not limited to, the following criteria (which are not listed in a prioritised order):

- Fulfilment of the eligibility requirements.
- Capability to set up the homologation framework and be ready to launch the homologation process within the expected timing.
- Capability to evaluate/assess SRTP scheme applicants based on the homologation process requirements.
- Capability to suggest appropriate tailored solutions and services.
- Experience with operating a similar type of homologation services.
- The pricing model.
- The volume of homologation requests the HB candidate can handle within a certain time.
- The timing in which the HB candidate can perform the homologation.
- The capability of the HB candidate to maintain/update the homologation process requirements within defined delays.
- Presence of efficient and user-friendly consultation and tracking systems (audit trails).
- The general terms and conditions governing the HB candidate's services.
- Ability of the HB, through the framework and the homologation process it will put in place, to reduce the risks identified in the SRTP RMA.



7 Appendix A – Eligibility Requirements

Reference	Candidate response
EL-R1	
EL-R2	
EL-R3	
EL-R4	
EL-R5	



8 Appendix B – Homologation Framework Requirements

Reference	Candidate response	Solution description
HF-R1		
HF-R2		
HF-R3		
HF-R4		
HF-R5		
HF-R6		
HF-R7		
HF-R8		
HF-R9		
HF-R10		
HF-R11		
HF-R12		
HF-R13		



9 Appendix C – Homologation Process Requirements

Reference	Candidate response	Solution description
HP-R1		
HP-R2		
HP-R3		
HP-R4		
HP-R5		
HP-R6		
HP-R7		
HP-R8		
HP-R9		
HP-R10		
HP-R11		
HP-R12		
HP-R13		
HP-R14		
HP-R15		
HP-R16		
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HP-R24		
HP-R25		
HP-R26		
HP-R27		
HP-R28		
HP-R29		
HP-R30		