Minutes

Public

Approved

Minutes of the 1ˢᵗ meeting of the third phase of the Request To Pay Multi-Stakeholder Group (RTP MSG)

Venue: Teams meeting

Distribution: RTP MSG

Meeting Date: 5 February 2021 (11.00-12.30 CET)

1 Welcome and opening of the meeting

The co-Chairs A. Benedetti and P. Spittler welcomed the members to the kick-off meeting of the next phase of the Request to Pay Multi-Stakeholder Group (RTP MSG).
Please see Annex I for the list of attendees.

2 Approval of the agenda (RTP MSG 001-21)

The agenda was approved unchanged.

3 Notification of the revised terms of reference (ToR) of the RTP MSG (including process steps and related timelines) (EPC318-19)

The revised terms of reference (ToR) had been shared with the RTP MSG members prior to the meeting. The main update (compared to the previous version of the ToR) is related to the focus on the second release of the SRTP Rulebook, in line with the mandate extension as approved by the EPC Board at its 18 November 2020 meeting.

4 Approval of the minutes and review of the action points of the 5ᵗʰ meeting of the second phase of the RTP MSG (RTP MSG 011-20)

The draft minutes of the 5ᵗʰ meeting which was organised via Skype on 19 October 2020 were approved subject to the inclusion of a number of comments provided by RTP MSG members.

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

5 Status update on following deliverables:

- Clarification Paper.
  The members were informed that the SRTP Clarification Paper was approved by the EPC Board and would be published later that day on the EPC website.
  A few wording changes were made to clearly differentiate the SRTP scheme from the SEPA payment schemes (i.e., as related to a 'request' for a payment).
  More details and use cases flows related to the features "Accept now / Accept later" and "Pay now/Pay later" are given.

Some errata items are also mentioned in this document related to topics that were already identified as requiring an update in the second release of the SRTP rulebook.
The co-Chair A. Benedetti informed that the Clarification Paper will be a living document.

- Risk Management Annex (RMA)
The RMA is created in parallel with the Request for Proposal to find a homologation body for the participants to the SRTP scheme.

- Request for Proposal (RFP) for an independent homologation body
This entity has been renamed "homologation body"[1] to clarify that it will not be in charge of delivering a certificate but only a validation to ensure that new applicants will not jeopardise the scheme's security and stability and that they will respect the SRTP rulebook. The FIME representative asked if some tests cases and test tools were already defined and a French EPC member explained that two types of validations are expected: tests and self-declarations. The SRTP scheme participants will be onboarded in a two-step approach including the identification, that will be done by the EPC, and the homologation process in order to assess that the applicant respects the SRTP rulebook and the related implementation guidelines. Based, among other, on the results of the homologation process, the EPC will decide whether the applicant can be onboarded as an SRTP participant.
It was clarified that the homologation body will have the responsibility to create the whole homologation framework which includes the self-declaration validations, the tests plans and tools. The homologation body will also be responsible to update the process whenever required upon SRTP rulebook changes.
The RTP MSG members were informed about the following calendar planning:
- The RFP will be published on the EPC website on 19 February 2021.
- The candidates can send questions until 26 February 2021.
- The RFP responses can be sent until 19 March 2021 cob.
- The selection process should be finalised by 22 April 2021.
- The service is expected to be operational by the end of May 2021 as the SRTP scheme effective date is 15 June 2021 and the adherence process will be opened in early May 2021.
Following a question, it was explained that it will be up to the homologation body candidates to propose the tests cases. The RFP only describes high-level specifications. It was commented that the RFP timing is very ambitious.

An ETPPA representative questioned the responsibilities and liabilities of the homologation body. A French EPC member commented that for the moment the homologation is foreseen as a one-time process to ensure that candidates respect the rules as defined in the rulebook but at a later stage the RTP TF might reassess the necessity to require re-homologation in some specific circumstances for example if security issues are detected. The co-Chair A. Benedetti clarified that the goal of the homologation process is indeed to guarantee the security of the SRTP scheme and interoperability between the participants to the scheme. It was added that only the new applicants will be assessed but no tests will

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[1] Initially the term "certification body" was used.

be organised between new applicants to the SRTP scheme and the existing participants already in place.

It was clarified that as a general principle the distribution of RMA documents is restricted to participants of the (respective) schemes. However, the SRTP RMA will be also shared with the Homologation Body (subject to a non-disclosure agreement) for the purpose of taking risks into account. The RFP document however will be made public on the EPC website on 19 February 2021.

6 Review list of priorities (Top 5) identified by the RTP Task Force (RTP TF) for inclusion in the second release of the SRTP scheme rulebook (RTP MSG 005-19 and RTP MSG 002-21)

The co-Chair A. Benedetti reminded that following the public consultation on the draft SRTP scheme rulebook, more than 400 comments had been received. Some of these suggestions were included in version 1.0 of the rulebook, some could not be included or were clarified in the Clarification Paper and others would be revisited as part of a future version of the rulebook. As a first step, the RTP TF undertook a scoring exercise for the public consultation comments for which it had agreed to include them in a future release of the SRTP rulebook. Based on this, a list of five priorities has been defined which were also mapped to the elaborate functionalities that were identified by the RTP MSG in its 2019 report. The list of priorities will however need to be reassessed based on the outcome of the current change request submission period which will end on 26 February 2021.

The identified (Top 5) priorities include the following topics:

- Redirection.
  The co-Chair A. Benedetti explained that the RTP TF understands that this concept would be used in a situation where a customer is presenting an identification code (e.g. including an email address) to a merchant at a POI, so that the merchant knows where to send the RTP message.
  The EBA Clearing representative mentioned that this term is usually used for electronic online payments where the Payer is at the web shop of the Payee and provides the name of its RTP service provider (SP). The Payee will send the RTP to the Payer's RTP SP and this RTP SP will then provide the Payer with a link which will redirect him/her to a trusted environment where the identification and authentication will take place. A French EPC member explained that as an alternative this could be solved via using an "RTP activation message". For example, at a POI, the cashier presents a QR-code which the Payer scans with its dedicated app and which results in the automatic triggering of the activation process as well as the validation of the RTP (it is completely transparent as it is a face-to-face use case). The EBA Clearing representative explained that the example she had provided earlier is different as it caters to an e-commerce (i.e., customer not present) use case. She kindly offered to provide a flow diagram for clarification purposes.
  The Worldline representative had the impression that a complete payment scheme is being built on top of the SRTP scheme (which is purely a messaging scheme). He furthermore remarked that three layers should be identified i.e. the SRTP scheme layer, the payment layer (e.g. SCT Inst) and finally the layer which organises the interaction between the Payee and the Payer. He continued by saying that different payment schemes can use the SRTP scheme and that the SRTP scheme scope should not include the interaction between the Payee and the Payer (as there exist different solutions for this layer).
  An EACT representative commented that a set of minimum requirements or rules should

be identified (instead of solutions) in order to be able to standardise this project and agreed that the focus should be on the message layer. The French EPC member agreed with the comment of the EACT representative and highlighted the importance of the enrolment and activation process to ensure reachability. Moreover, as part of the activation process, a Payer will need to send its consent for accepting RTP messages. Following a discussion, it was concluded that the term" redirection" is not appropriate (and misleading due to its payment connotation) and that a clear definition would need to be found to correctly describe this feature. The co-Chair A. Benedetti invited the RTP MSG to send their views and suggestions via email for discussion at the next meeting of the RTP TF.

- Request for payment guarantee.
  The term "request" was added to differentiate the demand from the guarantee itself, as the guarantee is not in the scope of the SRTP scheme (it is part of the payment scheme). It was commented that a pre-authorisation could be seen as a type of payment guarantee. It was clarified that it is the Payee who can request a payment guarantee to the RTP SPs (or PSPs). The specific role of an RTP SP in this will depend on whether or not it is a PSP. The co-Chair P. Spittler however commented that a bilateral agreement would be needed and asked for views on how this could be envisaged. Following a question from the BEUC representative in relation to how a consumer can be ensured that it is dealing with a 'real' payee, it was explained that this is the reason for having a proper enrolment process in place (by the RTP SP) and to have it checked by the homologation body.
- URL.
  This would be a link provided in the SRTP message (instead of an actual attachment). Security is a topic to be looked at.
- Request for instalment payments.
- Currency agnosticism.

7 Discussion on practical implementation topics:

The co-Chair A. Benedetti informed that the RTP TF is planning to submit a mandate extension request to the EPC Board at its 3 March 2021 meeting, including:

- API specifications: the suggestion is to define minimum communication protocols applicable in the inter-RTP SP space to ensure interoperability.
- The Payee's enrolment and Payer's activation process.

The EBA Clearing representative remarked that different standardisation bodies are already working on an API definition in the context of RTP and that this work could possibly be leveraged. The co-Chair A. Benedetti clarified that the 'content' of such an API is already defined in the SRTP rulebook. What is required are the technical infrastructure specifications.

A French EPC member mentioned that at this stage it is crucial to have common specifications and added that each RTP SP will be free to develop and implement these as they see fit. The most important goal is to ensure reachability. He continued by saying that the homologation body could also verify that the correct implementation of an API has been put in place.
The Worldline representative remarked that it is difficult to give an opinion on this topic as there is no document available as yet to study. The co-Chair A. Benedetti informed that in case the mandate extension is approved by the Board, the RTP TF could potentially ask the advice of technical API experts. An ETPPA representative commented that today's meeting would be insufficient to provide the necessary relevance for the TPP sector and that further input would be required. The co-Chair P. Spittler added that the information shared during today's kick-off

meeting was indeed still high-level and that further clarity will need to be provided on the different discussed functionalities.

8 Next meetings (RTP MSG 012-20)

The co-Chairs proposed to organise a follow-up meeting in due course to provide further clarification on the different SRTP functionalities (see above).

In addition, the members were informed that the next 'regular' RTP MSG meeting will take place on 1 April 2021, during which the change requests, the priorities for the second release of the SRTP rulebook and the document for public consultation would be presented as well as the enrolment/activation processes and the API specifications (subject to EPC Board approval). The RTP MSG will be invited to share its views on these different topics.
During the October 2021 meeting, the draft version v2.0 of the SRTP rulebook will be discussed as well as the outcome of the public consultation and the final recommendations on the change management cycle, including the ones from the RTP MSG.
It was agreed that the final date of the October meeting (18 or 19 October 2021) would be decided at a later stage.

9 AOB

C. Godefroi informed that he had been asked to provide the secretariat of the next phase of the ERPB Working Group on a SEPA API Access Scheme and that therefore D. Allebroeck would take over the secretariat of the RTP MSG.
Thanks were expressed to C. Godefroi for his valuable work.

10 Closure of meeting

The co-Chairs closed the meeting at around 12.40 PM CET.

Annex I: List of attendees

Co-Chairs	Institution	Attendance
Alain Benedetti	EPC (BNP Paribas, nominated by FBF)	Yes
Pascal Spittler	Ikea (nominated by EuroCommerce)	Yes
Members		
Andrei Pankratov	OpenWay	Apologies
Arnaud Crouzet	FIME	Yes
Kai Yamaguchi[2]	Bluecode International AG (nominated by EMPSA)	Yes
Christophe Fonteneau	Request Network (nominated by EESPA)	Apologies
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
Jörn-Jakob Röber	Trustly (nominated by ETPPA)	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)	Apologies
Petra Plompen	EBA Clearing	Yes
Philippe Bellens	Worldline	Yes
Ralf Ohlhausen	PPRO & Tink (nominated by ETPPA)	Yes
Rasmus Eskestad	Bits (nominated by EACHA)	Yes
Regis Massicard[3]	Ingenico	Apologies
Observers		
Laszlo Kajdi	Eurosystem (ECB)	Yes
Katarzyna Kobylinska-Hilliard	EC/DG FISMA	Yes

[2] Replacing Christian Pirkner

[3] Replacing Simone Lavicka

Michela Tocci	Eurosystem (Banca d'Italia)	Yes
EPC Secretariat		
Christophe Godefroi	EPC	Yes
Etienne Goosse	EPC	Apologies
Dominique Allebroeck	EPC	Yes

Annex II: Action points

Ref.	Action	Owner	Deadline
1-01	Organise an Information Session on the SRTP scheme	EPC secretariat	26 February 2021
1-02	Provide slides explaining the flows of the so-called "redirection" change request	EBA Clearing representative	26 February 2021
1-03	Publish the approved agenda and minutes of the fifth meeting of the RTP MSG	EPC secretariat	26 February 2021