

RTP MSG 005-21

Version 1.0

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**Public**

**Approved**

## Minutes of the 2<sup>nd</sup> meeting of the third phase of the Request to Pay Multi-Stakeholder Group (RTP MSG)

**Venue:** Teams meeting

**Distribution:** RTP MSG

**Meeting Date:** 1 April 2021 (10.00-13:00 CET)

### 1 Welcome and opening of the meeting

The co-Chairs A. Benedetti and P. Spittler welcomed the members to the second meeting of the third phase of the Request to Pay Multi-Stakeholder Group (RTP MSG), and in particular, the members participating for the first time.

A new member nominated by the ETPPA briefly presented herself.

Please see Annex I for the list of attendees.

### 2 Approval of the agenda (RTP MSG 004-21)

The agenda was approved unchanged.

### 3 Approval of the minutes and review of the action points of the 1<sup>st</sup> meeting of the third phase of the RTP MSG (RTP MSG 003-21)

The draft minutes of the first meeting of the third phase which was organised via Teams on 5 February 2021 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.

### 4 Status update on following deliverable

- Selection of an independent homologation body  
The EPC secretariat informed the RTP MSG members that five applications were received for the role of homologation body. The documents were anonymised and are now being assessed by a dedicated Work Block (WB) nominated by the RTP Task Force (RTP TF). For each requirement and each selection criterion listed in the request for proposal, the WB will assign some scores. The RTP TF will then make a final vote between the two candidates who received the highest scores. The outcome of this vote will be submitted to the Board for approval by email.  
It was clarified that the RTP TF will make this final vote on 14 April 2021, and the Board will share its decision by 20 April 2021. The RTP TF will be informed about the Board's decision



during the 21 April 2021 RTP TF meeting and the selected candidate will be informed on 22 April 2021.

## **5 Review of the change requests for inclusion in the second release of the SRTP scheme rulebook and of the draft public consultation document (EPC070-21)**

The co-Chair A. Benedetti explained that the process is a little bit different than last year as the SRTP rulebook already exists. The change requests received, as well as the backlog from the 2020 public consultation are assessed by the RTP TF which will provide a recommendation for each of them. There will then be a three-month public consultation (from 25 May to 27 August 2021), and the next version of the SRTP rulebook (v2.0) will be published by end November 2021.

The changes include the following main topics:

- **Redirection**  
This topic should be included in the next version of the SRTP rulebook but there are still some open questions, among which the correct naming. A. Benedetti explained that there are different opinions about the scope of this subject. It could be only for the e-commerce use cases, but it could also be enlarged to face-to face payment requests (i.e., with a QR-Code). It was clarified that a merchant presented QR-code is an optic way to transfer the information. The Payer has got all the details to transmit the SRTP message to its SRTP SP. All the technicalities to decrypt the information in the QR-code are provided by the SRTP SP's application. It is then similar to an automatic activation.  
The EBA Clearing representative remarked that redirection was initially for e-commerce. If it is enlarged, the differences in the scheme flows should be determined or these could be separated into two different change requests.  
The ETPPA change request related to the optional enrolment and activation of the Payers was briefly discussed but it was agreed that more clarifications would be required.
- **Addition of a URL**  
The RTP TF recommends including this feature in the next release of the SRTP rulebook. The field to be used will still have to be determined. A disclaimer text related to security and variability risks shall be added. It will also be possible for the SRTP participants to completely remove the URL but then it should be transparent for the customers.  
A. Benedetti explained that it could be an optional functionality and the SRTP SPs should be able to offer different options.
- **Currency agnosticism (allow SRTP messages valued in other currencies in addition to EUR)**  
The RTP TF is of the opinion to include this change request in the SRTP scheme. The foreign currency exchange is however out of the scope.  
Following a discussion, it was remarked that this topic could be quite complex and could have several legal implications, therefore it was agreed to keep it as simple as possible for the next version of the SRTP rulebook and if necessary, to enlarge its scope in a further release of the rulebook.
- **Request for payment guarantee**  
Given that the SRTP scheme is not a payment scheme, there are some limitations to its scope. The payment guarantee can be requested in the SRTP scheme, but it will be effectively provided outside this scheme. The response whether the Payer accepts to provide a payment guarantee or not will also be transmitted via the SRTP messages. But



there will be no proof that it has effectively been contracted and the notifications related to that guarantee belong to the payment schemes.

- Request for instalment payments  
The RTP TF proposes to skip this change request to the next version of the SRTP rulebook as a workaround exists and as the ISO pain.013 messages would have to be amended which would take some time.

Following a question, the co-Chair A. Benedetti mentioned that the next RTP TF meeting will take place on 21 April 2021 and the Public Consultation document shall be ready by 3 May for submission to the Board. If it is approved by the Board at its 19 May 2021 meeting, the document will be published on the EPC website for a three-month public consultation from 25 May to 27 August 2021. During the public consultation, the RTP TF will however continue to work in parallel on the elaborated features.

A Eurosystem representative remarked that the payment notifications (e.g., notification on the successful payment from the Payer's RTP SP to the Payee's RTP SP) are included in the RTP scope in some countries (e.g., Hungary) which are using an additional pain.014 message for this purpose. This could be an added value for the market. He proposed to share some documents on the subject with the other RTP MSG members.

## 6 Discussion on RTP TF mandate extension topics

The co-Chair A. Benedetti informed that the SRTP API Work Block will work on the exchange protocols. The data are already described but the way to exchange these data should still be defined. Given that the RTP TF members are not necessarily API experts and that this is a technical topic, the right expertise was needed. The API WB will therefore be composed either of members of the TF or of experts sponsored by a TF member. The nominations are due by 12 April 2021 in order to enable the organisation of two meetings in April. The Berlin Group, STET and EBA Clearing will be represented by nominated experts.

The goal is to re-use as much as possible what already exists on the market in order to minimise the required investments. This will be submitted to the public consultation as well, but the WB will continue its work during the public consultation period.

Regarding the Payee's Enrolment and the Payer's activation, it was clarified that the Payee's enrolment is mandatory whereas the activation could be implicit.

The EIPP requirements validated by the EPC Board and the ERPB at the time should be re-used as much as possible but should be challenged. It should be checked if all the specifications and the new messages (i.e., ISO REDA messages) created at that time can be reused or adapted to cover all the use cases and if some missing messages should be created.

The co-Chair P. Spittler explained that the following eight new ISO messages were created:

Enrolment request: reda.066

Enrolment amendment request: reda.067

Enrolment cancellation request: reda.068

Enrolment status report: reda.069

Activation request: reda.070

Activation amendment request: reda.071

Activation cancellation request: reda.072

Activation status report: reda.073

The co-Chair A. Benedetti reported that it has not yet been decided if there will be a dedicated work block to work on this topic.



It was suggested that the enrolment could be controlled by a party. This will have to be clarified and described in the next release of the SRTP rulebook.

Following a question, it was explained that the Payer's activation includes the consent but in the SRTP context, it should be understood as an acceptance to receive bills through SRTP messages. When a Payer shares its identifier (i.e., the way to reach him) it also means that it accepts to receive SRTP messages. It is an agreement and not a consent in the legal sense. However, the detailed legal impacts of this subject will have to be further assessed.

It was suggested that some options could be added during the activation process to make it possible for a Payer to accept to receive bills from one Payee only, or from a group of Payees or from any Payee within a specific framework, or even from any Payee.

The co-Chair P. Spittler added that the customer's and the merchant's journey should be simplified as much as possible.

It was concluded that the enrolment and activation processes are large topics that will be subject to several business decisions.

#### **7 Next meetings (RTP MSG 012-20)**

The members agreed to hold the next RTP MSG meeting on 18 October 2021, from 10:00 to 13:00 (CET).

#### **8 AOB**

No AOB were expressed.

#### **9 Closure of meeting**

The co-Chairs closed the meeting at around 12.10 PM CEST.



## 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
<b>Members</b>		
Andrei Pankratov	OpenWay	Yes
Arnaud Crouzet	FIME	Yes
Christian Pirkner	Bluecode International AG (nominated by EMPSA)	Apologies
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)	Apologies
Harris Monteiro da Silva	EPC (Crédit Agricole, nominated by FBF)	Yes
Jacques Vanhautère	EPC (SEPAmail.eu, nominated by FBF)	Yes
Jean Allix	BEUC	Apologies
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	Ingenico	Yes
<b>Observers</b>		
Laszlo Kajdi	Eurosystem (ECB)	Yes
Michela Tocci	Eurosystem (Banca d'Italia)	Yes
Katarzyna Kobylinska-Hilliard	EC/DG FISMA	Apologies



<b>Alternates</b>		
Carlos Blanco	Eurobits (nominated by ETPPA)	
David Ballaschk	Eurosystem (Deutsche Bundesbank)	
Deborah Faure	BEUC	
Dmitry Yatskaer	OpenWay	
Erwin Kulk	EBA Clearing	
Fanny Rodriguez	Bankin (nominated by ETPPA)	Yes
Helle Koggersbol	Atos	
José Luis LANGA	Iberpay (nominated by EACHA)	
Mounir Mouawad	Google	
Rauno Veske	Eurosystem (Eesti Pank)	
<b>Guest</b>		
Kai Yamaguchi	Bluecode International AG	Yes
<b>EPC Secretariat</b>		
Dominique Allebroeck	EPC	Yes