

RTP MSG 007-21

Version 1.0

Date issued: 1 February 2022

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Public

Approved

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

Venue: Teams meeting

Distribution: RTP MSG

Meeting Date: 18 October 2021 (10.00-12:00 CET)

1 Welcome and opening of the meeting

The co-Chairs A. Benedetti and P. Spittler welcomed the members to the third meeting of the third 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 006-21)

A. Benedetti informed the members that this was the last RTP MSG in this form given that next year it will be replaced by two new Multi-Stakeholder Groups (i.e., the Scheme End-User (SEU) and the Scheme Technical Player (STP) MSGs). He indicated that the related announcement is available on the EPC's website¹ and that the deadline to answer to the call for candidates is set to 29 October 2021, and reported that he applied to represent the RTP Task Force (TF) in the SEU MSG and that J. Vanhautère applied to represent the RTP TF in the STP MSG.

The agenda was approved unchanged.

3 Approval of the minutes and review of the action points of the 2nd meeting of the third phase of the RTP MSG (RTP MSG 005-21)

The draft minutes of the second meeting of the third phase which was organised via Teams on 1 April 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 the Homologation Body

¹ <https://www.europeanpaymentscouncil.eu/news-insights/news/call-candidates-scheme-end-user-multi-stakeholder-group-seu-msg-and-scheme>



A. Benedetti reported that as announced on the EPC website, the contract with the selected Homologation Body (HB) was signed at the end of August with an effective date of 1 September 2021.

In the contract, some high-level principles have been agreed, including:

- The possibility of different types of homologation processes. While all participants should comply with the same requirements, some participants could already demonstrate the fulfilment of some homologation criteria e.g., for having already gone through any relevant formal authorisation/licensing process, and/or being subject to specific relevant regulatory/supervisory requirement.
- The notion of "grouping" will be taken into account. The certificate of homologation will then be valid for all the subsidiaries-undertakings or all entities (cooperatives, mutual organisations) undertakings that are part of the group subject to the usage of the same technical infrastructure and the same SRTP processes.
- The possibility to allow Technical Infrastructures to be 'homologated'. The specific requirements for such a validation should still be identified and validated by the TF.
- The price of the different types of homologation processes should be adapted on a proportionality basis.

It was clarified that the homologation requirements are the same for all the applicants, but if an applicant can already demonstrate the fulfilment of some of the requirements, then the homologation process can be simplified.

The applicants that would be homologated under version v1.0 of the rulebook, will have to go through a complementary process when the communication protocols will be defined (as there will be some major changes and as the homologation process will then evolve to more technical tests) but this will be done without additional charge. The standard price includes the V1 and V2 homologation processes.

An HB representative is attending the SRTP API Work Block meetings to already assess the impact on the V2 homologation process. It was mentioned that the SRTP related API specifications approach is however subject to the Board decision at its 22 October 2021 extra-ordinary meeting. Therefore, the first deliverables on that topic will only be available in 2022.

The members were informed that the EPC secretariat already received three manifestations of interest at this time.

Following a question, it was clarified that it is already possible to adhere to the SRTP scheme and perform an homologation (i.e., the V1 homologation). When the technical communication protocols requirements will be defined, a complementary homologation will then be required.

5 Review of the feedback received in response to the public consultation on the proposed change requests to the SRTP scheme rulebook (RTP TF 027-21)

With regard to the API topic, the co-Chair, A. Benedetti, communicated that the feedback received in response to the public consultation was positive about the use of APIs, but some communities questioned who should be responsible for the development of the related API specifications (i.e., the market or the EPC). The subject has therefore been raised to the Board.

He was of the opinion that similarly to the Implementation Guidelines (IGs), the EPC should develop API specifications and leave the implementation to the market. Those specifications could be based on a RESTful model and use the XML syntax or any other API language (e.g., JSON).

It was however remarked that XML APIs would not be helpful for the market and that ideally, the specifications should be RESTful/JSON.

Following a question, it was clarified that the new SEPA Payment Account Access (SPAA) Multi-



Stakeholder Group (MSG), subject to the Board approval, would also assess the possibility to use APIs, but the nature of this scheme is different. The SRTP scheme is not a payment scheme, Payer/Payee data is held directly by each SRTP SP, removing the need for “access to data” belonging to another actor, and the notion of consent is different.

Regarding the Enrolment/Activation topic, the feedback received in response to the public consultation was mitigated and some communities believed that those processes are not required immediately. Therefore, the RTP TF will recommend to only include optional high-level concepts and principles in the second version of the SRTP scheme rulebook. No mandatory datasets or functionalities should be added, but more details and guidance could be provided in the second version of the Clarification Paper which should be published beginning of 2022. Final assessment and evaluation from the Legal Support Group (LSG) will be requested before submission to the Board. The final draft version 2.0 of the SRTP scheme rulebook will be sent to the Board for approval at its 24 November 2021 meeting and publication on 30 November 2021.

The main other topics that will be added in the second release of the SRTP scheme rulebook include:

- the possibility to populate an URL;
- the currency agnosticism principle;
- additional payment instrument type options;
- the request for payment guarantee;
- the optional onboarding of the Payers;
- the transmission of the remittance information and of the Payee’s end to end reference (if provided) in all the RTP related messages for reconciliation purposes;
- the possibility to send a request for status update up to the Payers;
- the addition of a request for cancellation rejection message.

The RTP TF suggested to foresee a third version of the SRTP scheme rulebook by end November 2022, subject to the Board approval. A number of change requests have already been identified as features to be handled as a part of the preparation of this third release of the SRTP scheme rulebook in 2022 due to a lack of time in 2021.

6 Next meetings

As previously explained, as of next year, the RTP MSG will be replaced by the SEU and the STP MSGs.

It was questioned whether the SRTP Work Blocks would continue their work next year with the same members. The EPC secretariat committed to provide an answer on this topic by 30 October 2021.

7 AOB

No AOB were expressed.

8 Closure of meeting

The co-Chairs closed the meeting at around 11:20 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	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)	Yes
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	Apologies
Observers		
Laszlo Kajdi	Eurosystem (ECB)	Yes
Michela Tocci	Eurosystem (Banca d'Italia)	Yes
Katarzyna Kobylinska-Hilliard	EC/DG FISMA	Apologies



Alternates		
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)	
Guest		
Kai Yamaguchi	Bluecode International AG	Yes
EPC Secretariat		
Dominique Allebroeck	EPC	Yes