

SPAA Business Conditions RFP – Questions and Answers (Q&A)

1 General

- Project organization: With regards to the project organization and the relationship with the main stakeholders will it be managed directly by EPC? Does the consulting company have to include specific project/program management support?

A: Yes, overall project management and organisation will be managed by the EPC.

2 Scope of the Scheme (RFP Section 1)

- RFP Section 1.2: Default asset remuneration fee: as far as we are aware the required remuneration model will calculate a specific fee made up of a API service delivery component based on the prioritized customer journeys (Chapter 1.1 of the ERPB report), a set of sub fees specific to the assets - provided by the asset holders (account information, payments data etc) via the API - and a fallback fee. Could you please clarify whether the previous sentence is correct and, therefore, whether the fee will be calculated per service or per service categories (asset classes)?

A: Asset classes are defined by the SPAA MSG and divided in two main categories: data assets and transactional assets. Currently 8 transactional assets and 6 data assets with different features are being considered. A prioritisation will be provided to the selected Consultant in due course. On a general level, Candidate Consultants are expected to define one cost calculation model, one proposal for an anonymised data collection and aggregation process and, based on these, a set of fees: one per asset class and possibly one for API consumption.

- RFP Section 1.3: How many asset classes do we have to consider in order to define their cost model and calculate their fees?

A: This will be communicated at a later stage to the selected Consultant, as it is being currently assessed by the SPAA Multi-Stakeholder Group (MSG). A Candidate Consultant's proposal should be flexible enough to accommodate a variable number of assets. At the moment 8 transactional assets and 6 data assets with different features are being considered. A prioritisation will be provided to the selected Consultant in due course.

- RFP Section 1.3: Are the asset classes defined by categories or any other classification to be considered?

A: Asset classes are defined by the SPAA MSG and divided in two main categories: data assets and transactional assets (in line with the [June 2021 ERPB Report](#))



- RFP Section 1.3: Do we have to define only one cost model and one fee for each asset class, regardless of the different tiers of Asset Brokers and Asset Holders that can be Scheme participants?

A: On a general level, Candidate Consultants are expected to define one cost calculation model, one proposal for an anonymised data collection and aggregation and, based on these, a set of fees: one per asset class and possibly one for API consumption. For the compilation of the (final) set of fees, it will be important for the selected Consultant to also adhere to the principle of “fair distribution of risk and value” between Asset Holders and Asset Brokers, as mentioned under the RFP document.

- RFP Section 1.3: We understand that no research is necessary to collect the market data to feed the cost model and calculate the fees. EPC will provide this information to the Consultant. Please confirm.

A: Candidate Consultants are expected to define a proposal for an anonymised data collection and aggregation. The Consultant shall collect the relevant data to feed the proposed cost-calculation methodology from a representative group of market players, and subsequently aggregate them in an anonymised manner. The collection and aggregation shall be subject to appropriate safeguard agreements (such as Non-Disclosure Agreements (NDAs)).

- RFP Section 1.3: Definition of a detailed cost-calculation methodology and data collection process. Question: Should we take into account the investment made in the assets to comply with PSD2? (cases previous to this initiative where the output of those investments became assets)

A: Any type of investment used for the production or delivery of relevant assets can be taken into account. The Candidate Consultant in its proposal may include any component it deems appropriate for a cost calculation methodology, but will need to provide its rationale as well as a description of how it complies with the general objectives outlined under Section 1.1 of the RFP.

- RFP Section 1.3: Regarding the data collection process, we need to clarify some responsibilities required of the candidate Consultant. We understand that we have to identify and select the asset holders who will participate in the data collection process. Would it be possible for EPC to provide us with a contact list in those asset holders selected who can give us the necessary information? Taking into consideration that we cannot be held responsible for the time the asset holders take to give us the information required, could you give us an indication of how long we have to consider to get an adequate response from the asset holders?

A: The timing will have to be factored in by the selected Consultant in accordance with the overall project timeline. The EPC may provide some assistance in relation to the relevant contacts, if need be and within the EPC's abilities.

- RFP Section 1.3: “The cost calculation methodology and the data collection process shall also include a **qualitative questionnaire** on the expected impact on and benefits for Asset Users and Asset Owners”. Regarding to the qualitative questionnaire, any clarification on the expectations as a project deliverable will be appreciated, especially in relation with the impact of such qualitative data on the economic model.

A: The EPC is interested in further assessing on a general and qualitative level the potential impact of the project on Asset Users and Asset Owners.



- RFP Section 1.3: Which countries will participate in the data collection process? Which stakeholder groups will participate in the data collection process?

A: The geographical scope of the SPAA Scheme is the Single Euro Payments Area (SEPA), as defined on the [EPC website](#). The data collection and aggregation should have as primary focus the EU, but Consultant Candidates are expected to ultimately define the relevant sampling area.

Candidate Consultants are expected to define a proposal for an anonymised data collection and aggregation in line with Sections 1.2 and 1.3 of the RFP, notably focusing on a relevant sample of Asset Holders, while also taking into account (from a qualitative perspective only) Asset Owners and Asset Users.

3 Preparation of the RFP response (RFP Section 4)

- RFP Section 4.3: With regards to the cost-calculation methodology, shall we specify in the proposal the tool which we will work for to define the economic model?

A: Preferably, yes

Within the description of the professionals involved in the proposal activities and their related experience in the field, shall we provide the related CVs?

A: Preferably, yes. However, a description may also be sufficient.

Is there a particular template to be followed for the financial offer?

A: No, there isn't.

- RFP Section 4.4: Risk Analysis: Could you better explain this point? What are the main risks you assume for this project?

A: Under section 4.5.5, the Consultant candidate must include a description of the most significant risks to which it would be exposed in offering the service covered by the RFP including its various requirements, i.e., the cost calculation methodology, the anonymised collection and data aggregation and the consolidation of a set of fees based on the previous two steps, as well as the corresponding mitigating measures.

- RFP Section 4.4: What are the EPCs plans regarding the pause between the two major project phases (June 28th, 2022 – July 13th, 2022)?

A: Between project phases, the relevant EPC bodies will liaise with the selected Consultant for clarification, further input, and support as required.

- RFP Section 4.4: Please explain the difference between project delivery objectives described in RfP chapter 4.4 (stage 1 from 28 May 2022 – 28 June 2022 and stage 2 from 13 July 2022 – 13 September 2022) and chapter 3.3.2 where you mention a project duration of 6 months.

A: The expected contract duration of six (6) months, as mentioned under Section 3.3.2 of the RFP, takes into account as a minimum the global project delivery timeline (from 28 May 2022 to 13 September 2022) and further covers some additional time that might be used in case of needed guidance, clarification or discussion.

- RFP Section 4.5.1: The Consultant candidate must include a description of any licences included in the software and/or solution used to fulfil the content of the present RFP, as well as the specific conditions under which these licenses are valid” Do you expect any type of software or solution beyond Microsoft Office to fulfil the content of the RFP?



A: Consultant Candidates are expected to produce a cost calculation model/methodology, run an anonymised data collection and aggregation process, and produce a related remuneration output, as described under the RFP and further detailed under our consolidated RFP Q&A. The way this is to be achieved shall be duly detailed by each Consultant Candidate and include a description of any software and/or solutions that the Candidate intends to use for these purposes.

- RFP Section 4.5.1: we will use a specific software to implement the costing and remuneration model and our output will be the model itself, values and reports, manual and spreadsheet for the tool configuration. We assume to use our licenses, so software and licenses will not be a service offered for this project. Can we consider this provision correct?

A: The Candidate must include a description of any licences included in the software and/or solution used to fulfil the content of the RFP, as well as the specific conditions under which these licenses are valid. The copyright and any other intellectual property rights on the output shall be held by the EPC as from the moment of creation.

- RFP Section 4.5.2: As far as we understood, the data collection will be performed by the consultant who will then pass the data back to EPC in an anonymized manner. In this case, the Consultant will activate the appropriate safeguards in compliance with GDPR and will detail the process in the document. Can you confirm that such an interpretation is correct?

A: Candidate Consultants are expected to define a proposal for an anonymised data collection and aggregation. The Consultant shall collect the relevant data to feed the proposed cost-calculation methodology from a representative group of market players, and subsequently aggregate them in an anonymised manner. The collection and aggregation shall be subject to applicable law and appropriate safeguard agreements (such as Non-Disclosure Agreements (NDAs)). Candidate Consultants are expected to define one cost calculation model, one proposal for an anonymised data collection and aggregation process and, based on these, a set of fees: one per asset class and possibly one for API consumption.

- RFP Section 4.8: Should we follow a template for the fulfilment of the proposal?

A: Not specifically, but all section 4 points should be duly covered. For section 5, Appendixes A and B should be used.

Are there any requirements with regard to the length of the RFP document?

A: No. However, accessibility of the documents submitted will also be factored in within the RFP evaluation.

4 Requirements (RFP Section 5)

- RFP Section 5.1: Business Continuity (EL-R2): assuming that the final output will be a remuneration methodology and not the implementation of a software, can we consider business continuity not relevant in this case? Shall we provide specific safeguard also in this case?

A: A description of business continuity shall be included and cover the whole duration and scope of the contract with the EPC, in accordance with section 3.3.2 of the RFP.



- RFP Section 5.1: Concerning EL-R4, could you please elaborate in more detail on what is expected from the Consultant regarding EU Competition Law? In case of request for legal advice, does EPC plan to use the services of/contract a legal counsel?

A: Candidate Consultants should have previous experience in dealing with projects that have relevance under EU Competition Law and related main concerns. Consultants are expected to include a summary of such experience under EL-R4. The EPC bodies are supported by both, internal and external legal counsels. The cost calculation model, the collection and aggregation process and the final set of fees produced by the selected Consultant shall be based on sound legal grounds, including competitive ones.

- RFP Section 5.2: Could you please comment on the difference between BC-R1 and BC-R3?

BC-R1 requires a high-level description of the whole process and its various parts, including the overarching rationale and approach.

BC-R3 refers specifically to the definition of the cost calculation methodology, which constitutes only one of the main parts of the process (notably: i) cost calculation methodology, ii) anonymised collection and aggregation of data to feed into the cost calculation model, iii) definition of a set of fees on the basis of the previous two steps).

- RFP Section 5.2: Is it possible to work full remotely or is it required some local presence?

A: Meeting with the EPC bodies can be virtual or physical. The Candidate's fixed basic pricing shall include the costs of attending the necessary (physical or virtual) meetings.