



SEPA Request-to-Pay Scheme Rulebook 2022 CHANGE REQUEST PUBLIC CONSULTATION DOCUMENT

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SRTP Scheme Rulebook

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1 Introduction

It is a key objective of the EPC that the SEPA Request-to-Pay (SRTP) scheme is able to develop with an evolving payments market. To meet the demands of the scheme participants and stakeholders including end-users and Service Providers (SP) communities, the SRTP scheme is subject to a change management process that is structured, transparent and open, governed by the rules of the management and evolution function of SEPA Scheme Management.

This SRTP Scheme Rulebook 2022 Change Request Public Consultation Document details:

- Change requests submitted by stakeholder representatives including SP communities and by the EPC's ad-hoc RTP Task Force (RTP TF) for possible modifications to be introduced into the next version (v3.0) of the SRTP scheme rulebook.
- Change requests received following the 2021 public consultation on the SRTP scheme rulebook version (v1.0) that the RTP TF recommended to revisit in a further version of the SRTP scheme rulebook.
- RTP TF recommendations on the way forward with regard to the individual change requests.

The EPC submits this document for public consultation in accordance with the procedures set out in the SRTP scheme rulebook (for further details please check section 4.2 'Maintenance and Evolution (change management process)').¹

The public consultation period will run from 25 May until 26 August 2022.

All interested parties with a legitimate interest are encouraged to provide feedback on the possible changes to be introduced into the next version of the SRTP scheme rulebook by returning the completed response template (EPC075-22) to srtp@epc-cep.eu by **26 August 2022 at 19h00 CEST at the latest.**

Note: The EPC at all times reserves the right to make changes to the SRTP scheme rulebook deemed necessary in order to ensure that the SRTP scheme rulebook complies with applicable EU legislation and amendments thereto.

2 Change request review procedure

In accordance with section 4.2.4.1 of the SRTP scheme rulebook, the RTP TF analysed (a) whether the change as suggested in a change request fall within the scope of the SRTP scheme and (b) whether the change proposed by the change request is a:

¹ Link to the SRTP scheme rulebook version v2.0:
<https://www.europeanpaymentscouncil.eu/sites/default/files/kb/file/2021-11/EPC014-20%20v2.0%20SEPA%20RTP%20Scheme%20Rulebook.pdf>



- A minor change: a change of an uncontroversial and usually technical nature that facilitates the comprehension and use of the rulebook, or;
- A major change: a change that affects or proposes to alter the substance of the rulebook and the scheme.

All change requests that comply with the published EPC template for change requests and with the section 4.2.4.1 of the rulebook have been included in this document.

As required by the SRTP scheme rulebook, the RTP TF has issued a recommendation on the way forward with regard to each change request. Each recommendation reflects one of the following options:

- a) The change request is **already provided for** in the scheme: no action is necessary for the EPC.
- b) The change request **should be incorporated into the scheme**: the change request becomes part of the scheme and the rulebook is amended accordingly.
- c) The change request **should be included in the scheme as an optional feature**:
 - The new feature is optional, and the rulebook will be amended accordingly;
 - Each scheme participant² may decide to offer the feature to its customers, or not.
- d) The change request **is not considered fit for the SEPA geographic area**.
- e) The change request **cannot be part** of the scheme for one of the following reasons:
 - It is technically impossible or otherwise not feasible (to be explained on a case-by-case basis);
 - It is out of scope of the scheme.

3 Overview Change Requests to the SRTP scheme Rulebook v2.0

The EPC received a total of 24 change requests (11 change requests from the backlog and 13 new changes requests received as a result of the 2022 call for change requests), categorised as follows:

- 24 major change requests (for detailed information see section 4).
- No minor change requests.

The original change requests documents that were submitted to the EPC can be found in Annex 1.

The below table lists all the received change requests (CR):

² A participant which has formally adhered to the scheme.



CR item	Minor or Major	Topic	Contributor	Recommendation of the RTP TF on the proposed way forward. The final decision is subject to the outcome of the public consultation.
1	Major	Removal of inter-services provider references	Answer Pay Limited	<ul style="list-style-type: none"> - Should be incorporated into the scheme - option b. - Cannot be part of the scheme for one of the following reasons: it is technically impossible or otherwise not feasible - option e. - Cannot be part of the scheme for one of the following reasons: it is technically impossible or otherwise not feasible - option e.
2	Major	Include the rationale on how to route the RTP message to the correct Payer's RTP SP	Finance Finland/Finnish Banking Community	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - option e.
3	Major	Payee's enrolment and Payer's activation	EuroCommerce	Should be incorporated into the scheme - option b.
4	Major	Request for instalment payments	EuroCommerce	Should be incorporated into the scheme - option b.
5	Major	Request for instalment payments	French Public Finance Public Administration	Should be incorporated into the scheme - option b.
6	Major	Request for instalment payments	Spanish Banking Community	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - option e.
7	Major	Request for instalment payments	Fundu Technology Oy	Should be incorporated into the scheme - option b.
8	Major	Recurring payments	Fundu Technology Oy	Is already provided for in the scheme - option a.



CR item	Minor or Major	Topic	Contributor	Recommendation of the RTP TF on the proposed way forward. The final decision is subject to the outcome of the public consultation.
9	Major	Redirection of the Payer to the appropriate merchant's web page based on the final status of the RTP response.	Finance Finland/Finnish Banking Community	Should be included in the scheme as an optional feature - option c.
10	Major	Redirect clarification/specification and the extension of the use of the SRTP positive response	Dutch Payments Association	<ul style="list-style-type: none"> - Should be included in the scheme as an optional feature - option c. - Should be included in the scheme as an optional feature - option c.
11	Major	Notification of payment execution	EuroCommerce	Should be included in the scheme as an optional feature - option c.
12	Major	There should be an option for the Payee/Payee's SRTP SP to request for a Payment Initiation Status either within the original RTP message or by a Request for Status Update.	Finance Finland/Finnish Banking Community	Should be included in the scheme as an optional feature - option c.
13	Major	Pre-authorisation or deferred payments	EuroCommerce	Cannot be part of the scheme for one of the following reasons: it is technically impossible or otherwise not feasible - option e.
14	Major	SCT reference in the SRTP message	MSG MSCT	Should be included in the scheme as an optional feature - option c.
15	Major	Allow the Payer to ask for changes on amount/execution date/method of payment	Suggested change following the 2020 public consultation - Spanish Banking Community	Cannot be part of the scheme for one of the following reasons: it is technically impossible or otherwise not feasible - option e.
16	Major	Transparency for retail payment end-users	RTP TF	Should be incorporated into the scheme - option b.



CR item	Minor or Major	Topic	Contributor	Recommendation of the RTP TF on the proposed way forward. The final decision is subject to the outcome of the public consultation.
17	Major	Alignment of all attribute numbers across all rulebooks	RTP TF	Should be incorporated into the scheme - option b.
18	Major	Possibility to send a Credit Note by an RTP message.	Finance Finland/Finnish Banking Community	Should be incorporated into the scheme - option b.
19	Major	RTP Mandates and automatically approval of subsequent RTPs	Bits AS (Norwegian banking community)	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - option e.
20	Major	Payment guarantee with bilateral or multilateral agreements	EuroCommerce	Cannot be part of the scheme for one of the following reasons: it is technically impossible or otherwise not feasible - option e.
21	Major	Pre-authorisation	EuroCommerce	Cannot be part of the scheme for one of the following reasons: it is technically impossible or otherwise not feasible - option e.
22	Major	Use of an Alias/Proxy in addition to IBAN as the identifier of the Payee in the RTP message presented to the Payer.	Swedish Bankers Association	Is already provided for in the scheme - option a.
23	Major	Enable SRTP SPs to utilise the transactional assets that are currently being defined by the SPAA scheme.	SPAA MSG	Cannot be part of the scheme for one of the following reasons: it is technically impossible or otherwise not feasible - option e.
24	Major	Update of the Trust & Security Framework	RTP TF	Should be incorporated into the scheme - option b.



4 Detailed Analysis of Major Change Requests to the SRTP scheme Rulebook v2.0

4.1 # 1: Removal of inter-services provider references

4.1.1 Description

This change request was provided by Answer Pay Limited.

It proposes to remove the inter-services provider references and edit sections 2.2.4 and 3.2 to ensure reachability and availability of scheme participants. The following three modifications are suggested:

- a. Remove the specific reference to the Inter-SRTP Service Providers in the rulebook.
- b. Revisit the section 2.2.4 'Charging principles' and remove the possibility to apply charges to other SRTP scheme participants.
- c. Expand section 3.2 to ensure that Service Providers are not purely technically available but that the scheme ensures competitive and equitable access for all. The Service Providers must make the APIs freely available commercially (without bilateral contract or charges) to other Service Providers in order to ensure interoperability without barriers.

4.1.2 RTP TF analysis and recommendation

The RTP TF is of the opinion that:

- a. The specific reference to the Inter-SRTP Service Providers should be removed as the scheme is infrastructure agnostic;
- b. The basis and the level of charges are entirely a matter for individual SRTP scheme participants;
- c. The SRTP scheme participants must at the minimum exchange SRTP messages based on API and have the capability to access the SRTP related API of other SRTP scheme Participants. The SRTP related API are restricted to the onboarded SRTP scheme participants.

Therefore, the RTP TF recommends:

- a. Including the change request into the next version (v3.0) of the SRTP scheme rulebook - **(option b)**.
- b. Not taking forward the change request - **(option e)**.
- c. Not taking forward the change request - **(option e)**.

4.1.3 Rulebook impact

If this change request is supported, this will only impact the rulebook.



4.2 # 2: Include the rationale on how to route the RTP message to the correct Payer's RTP SP

4.2.1 Description

This change request was provided by the Finance Finland/Finnish Banking Community.

It proposes to include the rationale how to route the RTP message to the correct Payer's RTP Service Provider based on the Payer's Identifier received from the Payee with the RTP message (DS-01 - RTP by Payee to Payee's RTP Service Provider).

The current rulebook requires as a mandatory identifier only the Identifier of the Payer (DS-01 RTP by Payee to Payee's RTP Service Provider). If the Payee's Service Provider does not know how to direct the payment request to the correct Payer's Service Provider, there should be guidance on the matter somewhere. The current rulebook does not take a position on this, but in order to make it easier to deploy the scheme, either clarification paper or more clearly inclusion in the rulebook itself is needed.

The routing to a correct Payer's SRTP Service Provider could be based on Payer's activation (general or specific consent given by the Payer).

Both centralized and decentralized registries should be supported for look-up of the appropriate Payer's Service Provider.

4.2.2 RTP TF analysis and recommendation

The RTP TF is of the opinion that an operational registry translating a Payer identifier into an SRTP address can be used. For the time being, this operational registry is not included in the scope of the SRTP scheme.

The RTP TF recommends not taking forward the change request - (**option e**).

4.2.3 Rulebook impact

If this change request is supported, this will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.3 # 3: Payee's enrolment and Payer's activation

4.3.1 Description

This change request was provided by EuroCommerce.

It proposes to include an activation service exchanged between the Payer and the Payee. The SRTP activation service, using a standardised form factor, shall define and transport the electronic address to be used by the Payee/Payee's Service Provider to reach the Payer/Payer's Service Provider.

Guideline needs to be extended to support the Payer's activation and authentication through the Payer's Service Provider to exchange seamlessly RTP messages between the Payee and the Payer with the Payer's consent to activate and proceed with the RTP message presented by the Payer's Service Provider.

4.3.2 RTP TF analysis and recommendation

The RTP TF suggests including the change request into the next version (v3.0) of the SRTP scheme rulebook - **(option b)**.

To cover the Enrolment/Activation processes the following elements would be included in the next version of the SRTP scheme rulebook:

A. Enrolment

a. Definition

The Enrolment is the actions and processes performed by an SRTP SP to ensure a Payee's or a Payer's operational readiness for using an SRTP service.

b. Process content

To proceed with the enrolment of the Payee, the Payee's SRTP SP should at least perform the following actions:

- proceed with the identification of the Payee.
- carry out KYC or equivalent checks of the Payee (i.e., Payee's identity, name, trade name...).
- carry out a check of the link between the Payee's identity and the Payee's IBAN(s) that will be used in the SRTP messages.
- provide a secure electronic channel to exchange SRTP messages.

To proceed with the enrolment of the Payer, the Payer's SRTP SP should at least perform the following actions:

- proceed with the identification of the Payer where possible and applicable;
- provide a secure electronic channel for using SRTP services.

At the end of the Enrolment process, the Payees/Payers may have an SRTP address.

The SRTP address is an address given by the SRTP SP to enable exchange of SRTP messages and is equal to the Identifier of the Payer + the Identifier of the Payer's RTP Service Provider (AT-01 +



AT-06³) for the Payer and the Payee's identification code + the Identifier of the Payee's RTP Service Provider (AT-24 + AT-35) for the Payee.

De-enrolment service must be provided as well.

The Payees and the Payers can be enrolled by several different SRTP SPs.

c. Illustrations

o Payer's enrolment.

Mrs Smith wants to be able to receive SRTP from her suppliers. She contacts SRTP Service Provider X (e.g., her bank or other service provider). SRTP SP X performs the Payer enrolment process to enrol Mrs Smith. Mrs Smith provides her identity and complementary information asked by the SRTP SP X. Then Mrs Smith is registered by the SRTP SP X as a Payer. She might receive an SRTP address and can now access the SRTP service.

o Payee's enrolment.

« #1TelecomSupplier » company wants to be able to send SRTPs to its customer. It contacts SRTP SP Y (e.g., its bank or other service provider). SRTP SP Y performs the Payee enrolment process to enrol #1TelecomSupplier. #1TelecomSupplier provides and proves its identity, its liabilities, and the other information needed by the SRTP SP Y (e.g., KYC or equivalent) and the IBAN(s) that will be used to receive payments. At the end of a successful enrolment process #1TelecomSupplier is registered by the SRTP SP Y as a Payee. It receives the information needed to send SRTP(s) to its SRTP SP Y (technical connection to the SRTP SP) and its SRTP address(es) that can be used within the SRTP scheme.

o Guest service Payer's enrolment.

Mr Johnson is shopping online at ShopOnline W, which is a successfully enrolled Payee. He is not yet enrolled with any SRTP SP. At the checkout he agrees to use the SRTP service offered by ShopOnline W for his one-off purchase. ShopOnline W offers a one-off enrolment through its own SRTP SP to Mr Johnson for his purchase.

B. Activation

a. Definition

The Activation is the mutual arrangement between the Payer that consents to receive SRTP messages and the Payee that agrees to send SRTP messages, and the exchange of the required information (e.g., SRTP addresses) enabling the Payee and/or the Payee's SRTP SP to send SRTP messages to the Payer and enabling the Payer to receive SRTP messages from the Payee. In the SRTP scheme, Consent means approval/authorization given by a Payer to a Payee to exchange SRTP through the SEPA RTP scheme. The Consent is a prerequisite for exchanging SRTP between two customers (a Payer and a Payee). It can be a permanent or a temporary Consent.

b. Process content

The activation process consists in the following:

³ Remark: please be informed that the attributes numbering could be changed according to CR#17



- the consent/acceptance between the Payer and the Payee to receive/send SRTP messages between them. The Consent can be expressed or given tacitly. It can be for a one-off or non-fixed-term activation.
- the provision of the required information (e.g., SRTP addresses) enabling the Payee/the Payee's SRTP SP to send SRTP messages to the Payer and the Payer to receive SRTP messages from the Payee.

De-activation service must be provided between the Payer and the Payee as well.

Payers can have multiple existing SRTP services activated with the same Payee (in case of multiple contracts with this Payee for instance) or different Payees and vice versa.

The Payee's SRTP SP may be able to deduce the Identifier of the Payer's SRTP SP from the Payer's Identifier (e.g., Proxy Lookup service) or the Payer may give it to the Payee's SRTP SP, e.g., by choosing it or presenting a QR code or other tools incorporating the information.

Payer may also identify him/herself within their own SRTP SP service without the need to give any Identifier to the Payee or Payee's SRTP SP. For instance, depending on the way to forward an SRTP message (through a « redirection » or not) the identifiers that the Payee and/or the Payee's SRTP SP should collect are at the minimum the following:

- [for a standard forward of the SRTP] the Payer's identifier (AT-01⁴) (and the Payer's SRTP SP identifier (AT-06)).
- [for a « redirection » forward of the SRTP] only the Payer's SRTP SP identifier (AT-06).

Nota Bene: Other identifiers/data can be exchanged during the activation process for the purpose of additional value-added services provided by the SRTP SP. For example, the Payee's identification code could be communicated to the Payer to enable Payee's filtering services proposed by the Payer's SRTP SP.

This activation can be done by any mean left at the discretion of the actors inside or outside the scheme.

c. Illustrations

o Expressed consent

Mrs Smith wants to use SRTP service as a Payer but wants to receive SRTP only from the Payees she chooses, especially for recurring SRTP. She prefers the bilateral explicit activation. But she wants to activate a Payee outside of the SRTP scheme (she gives her consent and her SRTP address directly to the Payee when she signs a new contract for instance). She then manually adds the identifier of this Payee to the list of « authorised Payees » managed by her SRTP SP (whitelist) so that her SRTP SP will not reject the SRTP. Mrs Smith is well protected against unsolicited SRTP because no Payee can send her SRTP if she has not declared it to her SRTP SP.

o One-off activation with tacit consent.

Mr Smith is at the checkout of his favourite store. The cashier of the store (the Payee's clerk) asks if Mr Smith (in front of him) accepts to pay by SCT Inst through an SRTP. He says « yes » and presents his SRTP

⁴ Remark: please be informed that the attributes numbering could be changed according to CR#17



address within a QR Code. The cashier flashes the QR Code (exchange of consent). This is a tacit consent for a one-off activation between this Payee and this Payer, and the cashier (Payee's clerk) can immediately create and send an SRTP to Mr Smith.

o Activation at an online POS with redirection.

Mr. Smith is shopping in a webstore. The merchant website proposes to Mr. Smith to pay by SCT through an SRTP. Mr. Smith accepts. Mr. Smith has an SRTP SP but he doesn't know how to get its SRTP identifier. Mr. Smith selects his SRTP SP in the list presented by the merchant website. The activation is done. The SRTP is sent without the full SRTP address of the Payer to the Payer's SRTP SP . His SRTP SP returns the redirection URL to the merchant. The merchant website automatically displays redirection URL related webpage to Mr. Smith. Mr. Smith connects to his SRTP SP's webpage, gives the needed identification and can read, accept the SRTP and continue with the purchase process.

o Guest service activation.

A client is shopping in a webstore. The merchant website proposes to the client that he / she should pay by SCT through an SRTP. The client accepts but does not have any SRTP SP and accepts to be a "guest" temporarily enrolled by the SRTP SP suggested by the merchant website. The guest SRTP SP enrolls the client « on the fly ». The temporary SRTP address of the client payer is automatically communicated by the Guest SRTP SP to the Payee's SRTP SP. The activation is done. Once the purchase process is completed, this client is automatically de-activated and de-enrolled.

o Activation for recurring payments (possibly through REDA ISO messages).

Mr. Smith has an SRTP SP which enables him to exchange activation requests with enrolled Payees. The energy supplier of Mr. Smith proposes to send its e-Invoice and request for payment through RTP. Either the activation is realised at the moment of the signature of the contract (out of the scheme). Alternatively, activation messages containing the SRTP address of Mr. Smith, (and so the tacit Consent of Mr. Smith) can be exchanged between the Payer's SRTP SP and the Payee's SRTP SP (with the appropriate REDA ISO message). The activation is done and in the second case this activation is known both by the SRTP SP of the Payer and the SRTP of the Payee. At the next due date of the supplier bill, an SRTP is sent by the energy supplier to Mr. Smith.

C. Changes that should be made to the SRTP scheme participant's obligations.

The proposed changes are highlighted in green in the text below.

[...] 3.6 Obligations of Participants

As a general principle, all Participants shall use all reasonable efforts, undertaken diligently and in good faith, to perform their obligations under the Rulebook, including but not limited to ensuring their continuous reachability and to handling the RTP process in a timely manner;

3.6.1 Obligations of a Payee's RTP Service Provider

A Payee's RTP Service Provider shall:

- 1) *Ensure that Terms and Conditions exist governing the provision and use of services relating to the Scheme;*
- 2) *Ensure that such Terms and Conditions are consistent with the Rulebook;*
- 3) *Ensure that such Terms and Conditions make adequate provision for the Payee's RTP Service Provider succession (e.g., through merger or acquisition), in accordance with the Rulebook;*



- 4) Enter into an agreement governing the provision and use of services relating to the Scheme only after applying the principles of identity verification;
- 5) Ensure that such agreement is consistent with the Rulebook and that such agreement is complete, unambiguous and enforceable;
- 6) Not restrict its Payees from obtaining similar services relating to the Scheme from any other Payee's RTP Service Provider;
- 7) Provide to the Payer's RTP Service Provider the required RTP information in sufficient time and manner to allow the Payer's RTP Service Provider to comply with its obligations under the Rulebook;
- 8) Identify the RTP to the Payer's RTP Service Provider as an RTP made under the terms of the Scheme;
- 9) Treat any RTP not fulfilling the requirements of the Rulebook outside the Scheme or decline to process such instruction;

[Enrolment related]

- XX) Verify the identification and carry out KYC or equivalent checks of the Payees (i.e., Payee's identity, name, trade name...);
 - XXX) Ensure that the Payee is the account owner of the account(s) directly or indirectly (i.e. financing firms) that will be used as the IBAN of the Payee in the SRTP messages;
- 10) Provide to Payees the means (e.g., SRTP address, secure electronic channel ...) of initiating RTPs and accepting the applicable data and format requirements;

[Activation related]

- 11) Provide Payees with adequate information on their risks as well as the respective rights and obligations of the Payee, Payer, Payer's RTP Service Provider and Payee's RTP Service Provider, where relevant, including those specified in the applicable legislation, in relation to the RTP as well as to the Scheme in question, information about the service level offered and any charges that apply to the service being performed and information regarding the Activation principles, especially the obligations for the Payee to get the Consent of the Payer before sending an SRTP;
- 12) Provide to Payees information for the submission and execution of RTPs through each available channel;
- 13) Process any RTP received and related messages for its Payee Instantly on a 24/7/365 basis;
- 14) Apply the standards set out in the RTP Service Provider Implementation Guidelines [3] to the processing of its received RTPs and to the provision of information to its Customers
- 15) Validate the syntax of the RTP, accept it if it is in accordance with the requirements of the Rulebook, and carry out response processing in accordance with the Rulebook if it is invalid together with a reason code and forward to the Payer without delay;
- 16) Ensure the authenticity and validity of the Payee's instructions;
- 17) In the event of a dispute, provide to the Payer's RTP Service Provider an explanation as to how an RTP has been processed and any further information reasonably requested;
- 18) Provide an explanation to the Payee of the reason for rejecting any RTP in a manner and within a timeframe as may be agreed with the Payee;
- 19) Following positive validation of an RTP, route the RTP to the specified Payer's RTP Service Provider Instantly
- 20) Effectuate response processing in accordance with the Rulebook;



- 21) Ensure adequate risk management and security, in particular compliance with the applicable provisions included in the Risk Management Annex (see Annex III);
- 22) Ensure the ongoing compliance of its own rules, procedures and agreements with the laws, regulations and generic supervisory requirements applicable to them;
- 23) Enter into legally binding agreements with their RTP related service providers covering all functions performed by those providers in direct connection with the Scheme, ensure that such agreements are complete, unambiguous and enforceable on each contractual party and safeguard the ongoing compliance of such agreements with the laws applicable to them;
- 24) Immediately (without any further delay) report to the EPC about unmitigated Risks of scheme-wide Importance ;
- 25) Without delay report to the EPC about issues or complaints related to RTPs that were raised by Payees and about internal or external audit findings, where such issues, complaints or findings are of scheme- wide importance; A Payee's RTP Service Provider shall oblige each of its Payees, in relation to any RTP which the Payee's RTP Service Provider accepts, in accordance with the relevant requirements set out in the Rulebook, to:
- 26) Provide the Payee's RTP Service Provider with sufficient information for the Payee's RTP Service Provider to process the RTP in compliance with the Rulebook;
- 27) Supply the required RTP data accurately, consistently, and completely.

3.6.2 Obligations of a Payer's RTP Service Provider

A Payer's RTP Service Provider shall:

- 1) Ensure that Terms and Conditions exist governing the provision and use of services relating to the Scheme;
- 2) Ensure that such Terms and Conditions are consistent with the Rulebook;
- 3) Ensure that such Terms and Conditions make adequate provision for the Payer's RTP Service Provider succession (e.g., through merger or acquisition), in accordance with the Rulebook;
- 4) Enter into an agreement governing the provision and use of services relating to the Scheme only after having identified its customers, where possible and applicable;
- 5) Ensure that such agreement is consistent with the Rulebook and that such agreement is complete, unambiguous and enforceable;
- 6) Not restrict its Payers from obtaining similar services relating to the Scheme from any other Payer's RTP Service Provider;
- 7) Provide to the Payee's RTP Service Provider the required RTP response information in sufficient time and manner to allow the Payee's RTP provider to comply with its obligations under the Rulebook;
- 8) Identify the RTP to the Payee's RTP Service Provider as an RTP made under the terms of the Scheme;
- 9) Treat any RTP not fulfilling the requirements of the Rulebook outside the Scheme or decline to process such instruction;

[Enrolment related]

- XX) Ensure the identification of the Payers where possible and applicable;



XX) Provide the Payers with the means (e.g., SRTP address, secure electronic channel...) to receive SRTP messages and responding to them;

[Activation related]

- 10) Provide Payers with adequate information on their risks as well as the respective rights and obligations of the Payee, Payer, Payer's RTP Service Provider and Payee's RTP Service Provider, where relevant, including those specified in the applicable legislation, in relation to the RTP as well as to the Scheme in question, information about the service level offered and any charges that apply to the service being performed and information about the Activation principles, especially the obligations for the Payee to get the Consent of the Payer before sending an SRTP;
- 11) Process any RTP received and related messages for its Payer Instantly on a 24/7/365 basis;
- 12) Apply the standards set out in the RTP Implementation Guidelines [3] to the processing of its received RTPs and to the provision of information to its Customers;
- 13) Validate the syntax of the RTP, accept it if it is in accordance with the requirements of the Rulebook, and carry out response processing in accordance with the Rulebook if it is invalid together with a reason code and forward to the Payer without delay;
- 14) Ensure the authenticity and validity of the Payer's instructions;
- 15) In the event of a dispute, provide to the Payee's RTP Service Provider an explanation as to how an RTP has been processed and any further information reasonably requested;
- 16) Clearly indicate that the Payer has a choice between accepting or refusing an RTP
- 17) Effectuate response processing in accordance with the Rulebook;
- 18) Ensure adequate risk management and security, in particular compliance with the applicable provisions included in the Risk Management Annex (see Annex III);
- 19) Ensure the ongoing compliance of its own rules, procedures and agreements with the laws, regulations and generic supervisory requirements applicable to them;
- 20) Enter into legally binding agreements with their RTP related service providers covering all functions performed by those providers in direct connection with the Scheme, ensure that such agreements are complete, unambiguous and enforceable on each contractual party and safeguard the ongoing compliance of such agreements with the laws applicable to them.
- 21) Immediately (without any further delay) report to the EPC about unmitigated Risks of scheme-wide importance;
- 22) Without delay report to the EPC about issues or complaints related to RTP that were raised by Payers and about internal or external audit findings, where such issues, complaints or findings are of scheme-wide importance.

4.3.3 Rulebook impact

If this change request is supported, this will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.4 # 4: Request for instalment payments

4.4.1 Description

This change request was made by EuroCommerce.

It proposes to provide an RTP Instalment payments service.

A PSP could authorise through an RTP request, the Payer to split the payment of a single purchase of goods or services into a finite number of periodic transactions, with a specified end date. The merchant will be entitled to be immediately compensated for the full payment amount.

Guideline need to be extended to support split payments over a finite period of time.

4.4.2 RTP TF analysis and recommendation

The RTP TF is of the opinion that the request for instalment payments feature could be implemented in the SRTP scheme as described below.

The Payee would be able to choose the values of the different amounts and their respective Requested Execution Date and indicate them in the RTP message. Or, subject to a prior bilateral agreement with the Payee, the Payer could choose the values of the different amounts and their respective Requested Execution Date in its positive response to the RTP.

Once accepted by the Payer, all the occurrences of the RTP will be considered as accepted.

As it is already the case, the cancelation of the RTP is possible as long as no answer from the Payer has been received and/or as long as the RTP is not expired.

Remark: the inclusion of this change in the third version of the SRTP scheme rulebook is subject to the implementation of some changes in the SRTP ISO 20022 XML messages in due time.

However, the agreements concluded between the merchant, the Payer and the Payer's PSP about the possible immediate compensation of the merchant, are out of the scope of the SRTP scheme and would not be covered by the above-described change.

The RTP TF recommends including the change request into the next version (v3.0) of the SRTP scheme rulebook - **(option b)**.

4.4.3 Rulebook impact

If this change request is supported, this will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.5 # 5: Request for instalment payments

4.5.1 Description

This change request was made by the French Public Finance Public Administration.

It proposes to allow the usage of request for instalment payments.

4.5.2 RTP TF analysis and recommendation

The RTP TF suggests including the change request into the next version (v3.0) of the SRTP scheme rulebook - **(option b)**.

The Payee would be able to choose the values of the different amounts and their respective Requested Execution Date and indicate them in the RTP message. Or, subject to a prior bilateral agreement with the Payee, the Payer could choose the values of the different amounts and their respective Requested Execution Date in its positive response to the RTP.

Once accepted by the Payer, all the occurrences of the RTP will be considered as accepted.

As it is already the case, the cancelation of the RTP is possible as long as no answer from the Payer has been received and/or as long as the RTP is not expired.

Remark: the inclusion of this change in the third version of the SRTP scheme rulebook is subject to the implementation of changes in the SRTP ISO 20022 XML messages in due time.

4.5.3 Rulebook impact

If this change request is supported, this will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.6 # 6: Allow the Payer and the Payer's SRTP Service Provider to initiate a cancellation in case of instalment payments

4.6.1 Description

This change request was made by the Spanish Banking Community.

It proposes to include the possibility for the Payer and the Payer's SRTP Service Provider to cancel a RTP message in case of instalment payments. If the RTP allows the Payer to pay in instalments (for example, monthly payments or a subscription), it should be considered that both the Payer and the Payer's SRTP Service Provider can cancel the RTP at any time, regardless of whether the RTP was accepted at the beginning.

4.6.2 RTP TF analysis and recommendation

The RTP TF is of the opinion that once a RTP message has been accepted or refused, it is expired and cannot be processed any further.

If an SRTP with a request for instalment payments was accepted, the related payments will already be foreseen, and a payment cancellation is out of the scope of the SRTP scheme.

Therefore, the RTP TF recommends not taking forward the change request - (**option e**).

4.6.3 Rulebook impact

If this change request is supported, this will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.7 # 7: Instalment payments

4.7.1 Description

This change request was provided by Fundu Technology Oy.

It proposes to include the request for instalment payments in the SRTP scheme rulebook because it is a crucial feature for e-commerce payments and invoicing of high value services.

4.7.2 RTP TF analysis and recommendation

The RTP TF suggests including the change request into the next version (v3.0) of the SRTP scheme rulebook - (**option b**).

The Payee would be able to choose the values of the different amounts and their respective Requested Execution Date and indicate them in the RTP message. Or, subject to a prior bilateral agreement with the Payee, the Payer could choose the values of the different amounts and their respective Requested Execution Date in its positive response to the RTP.

Once accepted by the Payer, all the occurrences of the RTP will be considered as accepted. As it is already the case, the cancelation of the RTP is possible as long as no answer from the Payer has been received and/or as long as the RTP is not expired.

Remark: the inclusion of this change in the third version of the SRTP scheme rulebook is subject to the implementation of changes in the SRTP ISO 20022 XML messages in due time.

4.7.3 Rulebook impact

If this change request is supported, this will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.8 # 8: Recurring payments

4.8.1 Description

This change request was provided by Fundu Technology Oy.

It proposes to include recurring payments in the SRTP scheme rulebook because it is a crucial feature for e-commerce payments and in-app payments of subscription services to overcome domination of payment cards (card-on-file).

4.8.2 RTP TF analysis and recommendation

The RTP TF is of the opinion that the Payee can already send a RTP every month and accordingly, the Payer will have to respond every month. This process could be automated at the Payee's or at the Payee's SRTP Service Provider's side, but this would not be part of the scope of the SRTP scheme.

The RTP TF is of the opinion that this change request is already provided for in the scheme – **(option a)**.

4.8.3 Rulebook impact

If this change request is supported, this will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.9 # 9: Redirection of the Payer to the appropriate merchant's web page based on the final status of the RTP response.

4.9.1 Description

This change request was made by Finance Finland/Finnish Banking Community.

It proposes to redirect the Payer to the appropriate merchant's web page based on the final status of the RTP response.

For a common standard and to support smooth customer experience in e-commerce use cases, the Payer could be redirected automatically back to the merchant's appropriate web page after positive or negative response to the RTP. This would be accomplished by the redirect URL link(s) provided by the Payee's RTP SP with the original RTP message and the status of the RTP.

Merchant's appropriate web page will be presented based on whether the RTP is accepted, rejected, or refused. The Payer would not need to navigate themselves back to the merchant's page but would see the end status with the purchase and delivery directly after acceptance or refusal of the RTP message in the Payer's RTP SP application.

This is different to the attribute AT-92, URL sent by the Payee to the Payer in the RTP, which is used to show or complement information related to the RTP. That URL link can be opened by Payer's active decision to see for example the full invoice. The Redirect URL would not require any action from the Payer (can naturally be presented as a link in Payer's RTP SP UI to click in case the redirection does not work automatically for some reason).

This change would require adding a redirect URL (or the possibility to use several different redirect URLs for the various end statuses, depending on implementation) in the pain.013 message for return address where the Payer's RTP SP should direct the Payer after the acceptance or refusal of the RTP, and a definition of the element to be used in pain.013 for redirect URLs and guidelines on the usage.

4.9.2 RTP TF analysis and recommendation

The RTP TF is of the view that the aim of this change is part of the commercial space, but it could technically be enabled to transport a "Return to merchant URL" in the SRTP related APIs and in the Creditor Payment Activation Request (pain.013) XML message if possible.

The RTP TF suggests including the change request in the scheme as an optional feature - **(option c)**.

4.9.3 Rulebook impact

If this change request is supported, it will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.10 # 10: Redirect clarification/specification and the extension of the use of the SRTP positive response

4.10.1 Description

This change request was provided by the Dutch Payments Association.

It proposes on one side, a redirect process. Based on the RTP with Payer's RTP Service Provider's authentication URL (or another token), the Payee redirects the Payer to the Payer's RTP Service Provider where the Payer can authenticate himself by the means provided by the Payer's RTP Service Provider.

And on the other hand, to add the possibility to deliver to the Payee in the SRTP response a Confirmation (message) that the Payment will be irrevocably executed.

Introduce the optionality to use the SRTP positive response to deliver to the Payee a Confirmation (message) that the Payment is or will be irrevocably executed. Based on that information the Payee can rest assure that the Payment amount is or will be received and that the delivery process can be started in those cases where certainty that the payment is or will be made is a precondition. This response in the SRTP message flow will cater for getting this information directed to and available at the online and physical PoI/PoS (separate from the payment flow).

4.10.2 RTP TF analysis and recommendation

The RTP TF believes that this change consists in two requests:

- a. A redirect process.
- b. A request for payment initiation status.

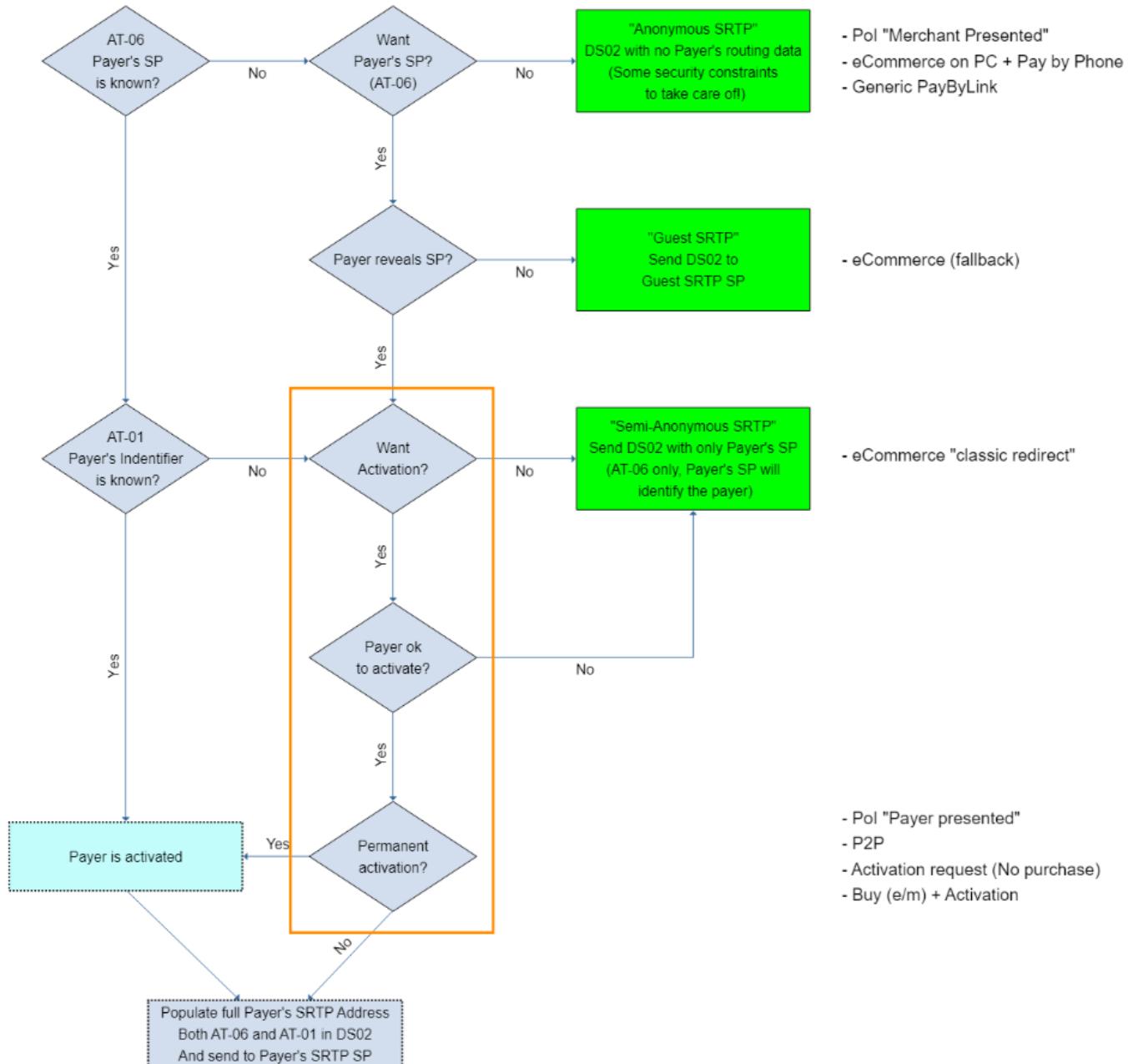
a. Redirect process

Regarding the redirect process, the RTP TF of the view that for e-commerce use cases, if the Payee or the Payee's SRTP Service Provider does not know how to route SRTP messages to the Payer (or Payer's SRTP Service Provider) and if APIs are used, the below redirection flow could be used:

- Step 1: The Payee (or its SRTP Service Provider) asks for the Service Provider of the Payer
- Step 2: The SRTP Service Provider of the Payee sends an SRTP message to the SRTP Service Provider of the Payer that has just been selected:
 - with Attribute AT-01 (Identifier of the Payer) filled in with "Not provided".
 - (optionally) with a "Return to merchant URL"
- Step 3: The Payer's SRTP Service Provider will provide the URL where to redirect the Payer to the Payee's SRTP Service Provider
 - 201 (created) with Resource ID
 - URL where to redirect the Payer (at its SRTP SP)
- Step 4: The SRTP Service Provider of the Payee redirects the Payer as specified in the above API response
- Step 5: The SRTP Service Provider of the Payer identifies the Payer



- Step 6: The SRTP Service Provider of the Payer can now associate the previously “semi-anonymous” SRTP message to the Payer.
The usual SRTP flow continues.

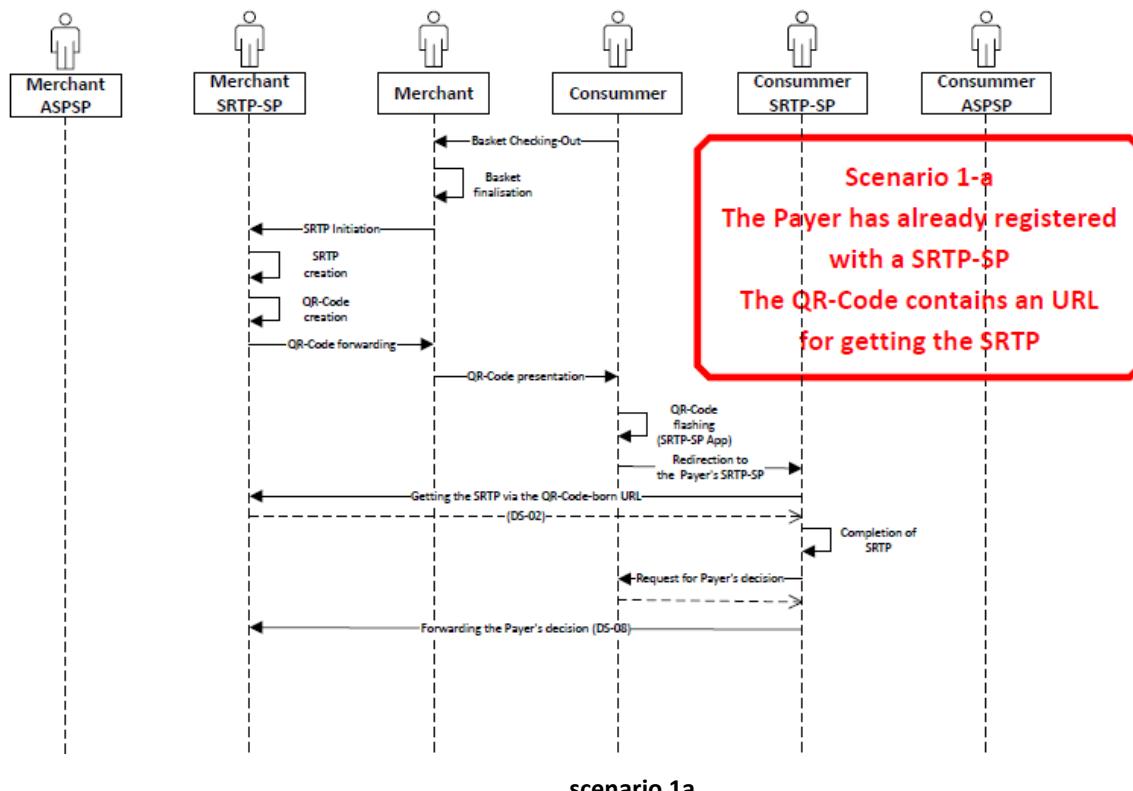


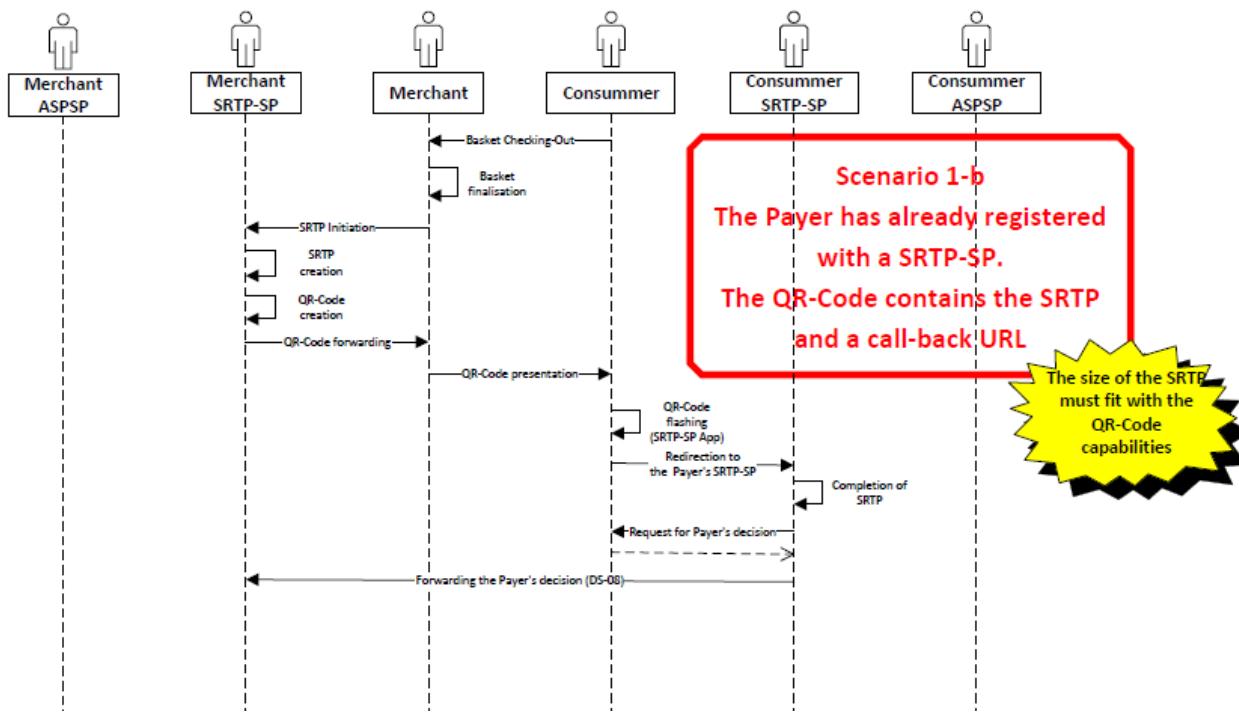
In the case when the Payer is at a Point of Sale (PoS), if the Payer has subscribed to the SRTP service and therefore has an SRTP Service Provider (scenario 1a), he could for example present a QR code to the Payee (or any other technical mean to exchange the required information). The Payee by flashing the QR code will receive all the required information about the Payer's SRTP Service Provider (and optionally a call back URL (scenario 1b, for which security and capacity issues would however have to be tackled)) and will be able to send the SRTP message. Another option is that the Payee will for example present a QR code to the Payer (or any other technical mean to



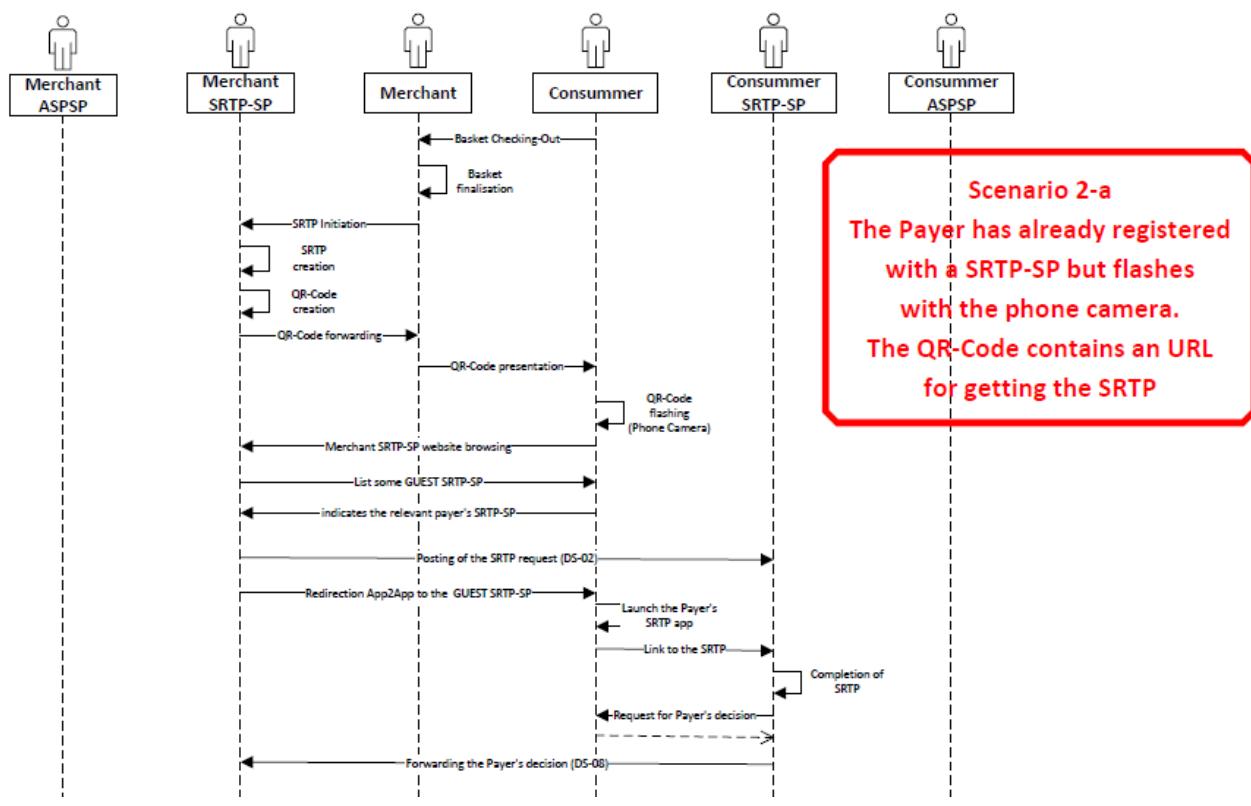
exchange the required information). By flashing the QR code, the Payer will accept to use the SRTP service and will have to indicate which is its SRTP Service Provider. The Payee's SRTP Service Provider will then be able to send the SRTP message to the Payer's SRTP Service Provider (scenario 2a).

If the Payer has not subscribed to the SRTP service yet, he could select a 'guest' SRTP service Provider for this one-off transaction (scenario 2b).

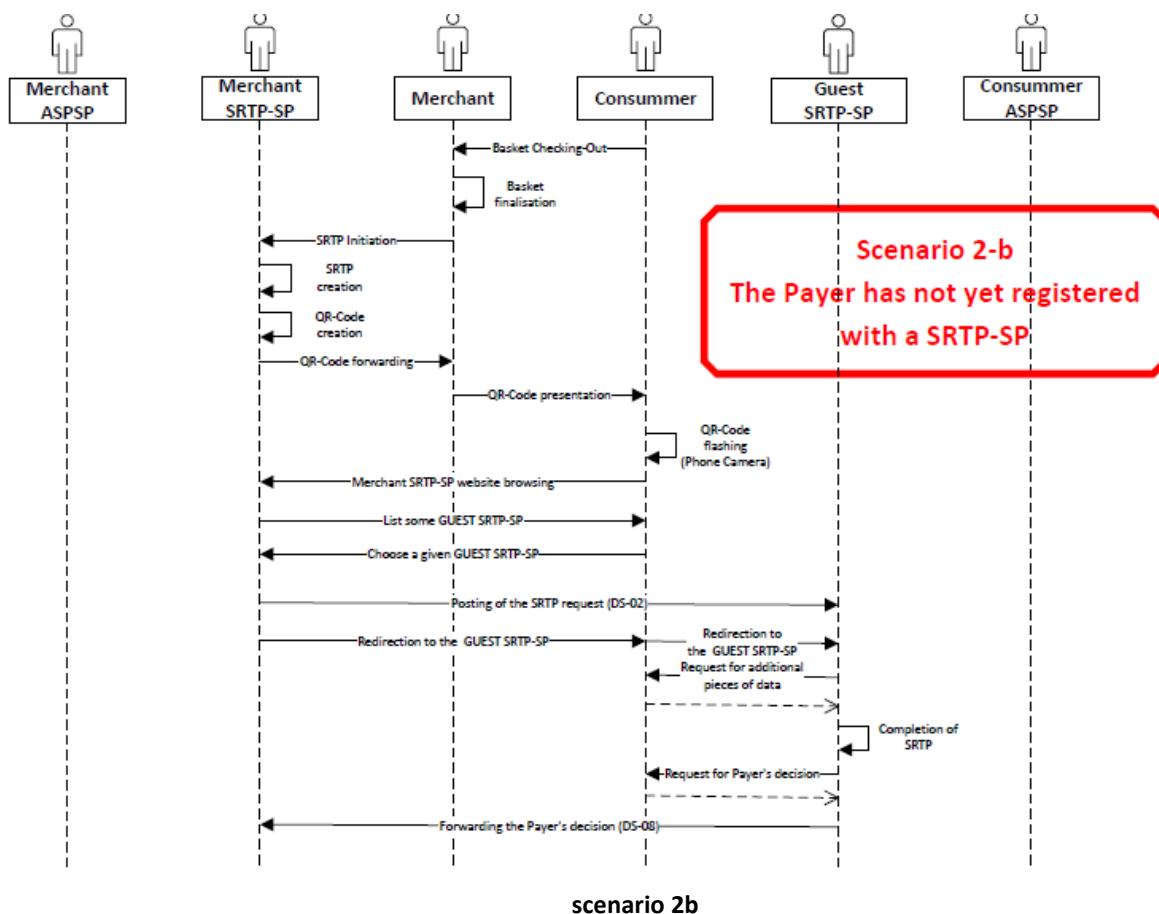




scenario 1b (Security and capacity issues would have to be tackled)



scenario 2a



The RTP TF suggests including the change request in the scheme as an optional feature - (option c).

- b. Request for payment initiation status

The RT TF believes that this feature could be optional and only applicable to the 'Accept now/Pay now' use cases. The Payee would be able to request in the SRTP message a payment initiation (or execution in the case of an Instant Payment) status.

In its response to the SRTP message, the Payer would have the possibility to confirm that the payment is initiated (or executed in the case of an Instant Payment). To demonstrate that the payment is effectively initiated and accepted by its PSP (or executed in the case of an Instant Payment), the Payer would have to provide various payment related information (e.g., the PSP identification, the payment reference).

The RTP TF suggests including the change request in the scheme as an optional feature - (option c).

4.10.3 Rulebook impact

If this change request is supported, it will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.11 # 11: Notification of payment execution

4.11.1 Description

This change request was provided by EuroCommerce.

It proposes that the Payer RTP PSP provides a notification to the Payee's PSP of the execution of the payment instruction/initiation, who will inform the Payee of the execution of the payment instruction.

4.11.2 RTP TF analysis and recommendation

The RTP TF believes that a request for payment initiation status feature could be optional and only applicable to the 'Accept now/Pay now' use cases. The Payee would be able to request in the SRTP message a payment initiation (or execution in the case of an Instant Payment) status.

In its response to the SRTP message, the Payer would have the possibility to confirm that the payment is initiated (or executed in the case of an Instant Payment). To demonstrate that the payment is effectively initiated and accepted by its PSP (or executed in the case of an Instant Payment), the Payer would have to provide various payment related information (e.g., the PSP identification, the payment reference).

The RTP TF suggests including the change request in the scheme as an optional feature - **(option c)**.

4.11.3 Rulebook impact

If those change requests are supported, this will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.12 # 12: Optional request for a Payment Initiation Status

4.12.1 Description

This change request was provided by Finance Finland/Finnish Banking Community. It proposes to provide an option for the Payee/Payee's SRTP SP to request for a Payment Initiation Status either within the original RTP message or by a Request for Status Update.

Payment status is required especially for e-commerce/commerce use cases for merchants to be confirmed of successful funds transfer before delivery of goods/services. For smooth customer experience it is required to get the response back the same route to the RTP originator. Normally, the incoming payments monitoring, and reconciliation is done in other parts of the merchant organization or systems, and not in real-time. In addition, when the payment is made by SCT, the funds are not instantly received by the merchant nor credit advice available in advance.

This feature would better connect RTP with the subsequent payment transaction, to close the entire end-to-end process from order to payment. This would also ensure wider usage of the SRTP scheme (especially in e-commerce/commerce). The feature could replace the need for payment guarantee especially in 'pay now' cases.

Payment initiation status should be generated for both successful and unsuccessful payments when requested. It should be generated immediately in 'pay now' cases when the payment is executed successfully or fails. The amount of the successful payment should also be included in the response, together with information on the payment scheme used, as well as the Originator PSP's reference of the SCT (Inst) Transaction message.

If the Payer's RTP SP is a non-PSP, the non-PSP RTP SP could forward the request to the Payer's ASPSP, whenever possible (i.e., the ASPSP is an SRTP participant and supporting the feature), based on Payer's selection/PSP identifier given by the Payer in the SP's UI. A prerequisite most probably is that the Identifier of the Payer is unique and recognizable by the Payer's PSP. If forwarding is not possible, for example, the ASPSP is not an SRTP participant, the Payer could be prompted in the Payer SP's UI to fill in the requested and sufficient information concerning the payment (possibly including the Originator PSP's reference of the SCT Transaction). I.e., the sufficient information on the payment could be provided by the Payer in the RTP response.

As this would be an optional feature, SRTP SPs are not obliged to support it.

The status report (pain.014) should be extended to support optional information on the payment status, amount of payment, payment date, payment scheme, Payer's PSP, and the Originator PSP's reference of the SCT (Inst) Transaction. The possibility to forward the request for payment initiation status should be supported.

4.12.2 RTP TF analysis and recommendation

The RTP TF believes that a request for payment initiation status feature could be optional and only applicable to the 'Accept now/Pay now' use cases. The Payee would be able to request in the SRTP message a payment initiation (or execution in the case of an Instant Payment) status.

In its response to the SRTP message, the Payer would have the possibility to confirm that the



payment is initiated (or executed in the case of an Instant Payment). To demonstrate that the payment is effectively initiated and accepted by its PSP (or executed in the case of an Instant Payment), the Payer would have to provide various payment related information (e.g., the PSP identification, the payment reference).

The RTP TF suggests including the change request in the scheme as an optional feature - **(option c)**.

4.12.3 Rulebook impact

If this change request is supported, it will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.13 # 13: Pre-authorisation or deferred payments

4.13.1 Description

This change request was provided by EuroCommerce.

It proposes to initiate a pre-authorisation or deferred payments service through a RTP message. Support of pre-authorisation of funds, including partial approval, by providing a guarantee of payment to the merchant for a short/medium term reservation of funds.

The payment may be a lower amount to the pre-authorised but also a higher amount, usually up to 15% higher in fresh food e-commerce retail (+/-15% variation)

Additional features are:

- Push reservation service confirmation message to the payer's app
- Update or Cancellation of reservation of funds.

4.13.2 RTP TF analysis and recommendation

The RTP TF believes that this feature is technically not possible in the existing SRTP scheme and would require the definition of a new process and huge changes. The change request could be submitted again at a next change maintenance cycle.

The RTP TF suggests not taking forward the change request - **(option e)**.

4.13.3 Rulebook impact

If this change request is supported, this will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.14 # 14: SCT reference in the SRTP message

4.14.1 Description

This change request was provided by the MSG MSCT.

It proposes to include a reference to an earlier SCT (instant) instruction (which may or may not be initiated through an RTP message) in the RTP messages DS- 01, DS-02 and DS-03 to allow the linkage between 2 SCT (instant) transactions.

Additional field in the messages DS-01, DS-02 and DS-03, for inclusion of a reference (e.g., the merchant transaction identifier) to an earlier SCT (instant) transaction.

4.14.2 RTP TF analysis and recommendation

The RTP TF is of the opinion that an additional field for a reference can be added. However, it cannot reference a payment because SRTP is not a payment scheme, but the Payee could include a reference to a previous SRTP message.

The RTP TF suggests including the change request in the scheme as an optional feature - **(option c)**.

4.14.3 Rulebook impact

If this change request is supported, this will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.15 # 15: Allow the Payer to ask for changes on amount/execution date/method of payment

4.15.1 Description

This change request was suggested following the 2020 public consultation by the Spanish Banking Community.

It proposes to include the possibility for the Payer to ask for changes in amount/execution date/payment method (even if not allowed by the Payee). In addition, the Payee could allow for earlier but not later payment date in the current scheme.

4.15.2 RTP TF analysis and recommendation

The RTP TF is of the opinion that this possibility already exists if agreed by the Payee in attribute AT-66. If it is not the case, a bilateral agreement between the Payee and the Payer is required and the original RTP could be cancelled or refused and replaced by a new RTP.

It is technically not possible to include this feature in the SRTP scheme as it would require the definition of a new process and huge changes.

Therefore, the RTP TF suggests not taking forward the change request - **(option e)**.

4.15.3 Rulebook impact

If this change request is supported, this will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.16 # 16: Transparency for retail payment end-users

4.16.1 Description

This change request was provided by the RTP Task Force.

It proposes to include the following additional attributes, in relation with the ERPB report on transparency for retail payment end-users, in the SRTP scheme:

- Commercial trade name of the Intermediary Platform (WHOM)
- Place where the transaction took place (instead of the headquarter of the Payee) (WHERE)
- Commercial trade name as displayed on a website or the name of the online beneficiary's platform (WHERE)
- Date on which the transaction took place (WHEN).

4.16.2 RTP TF analysis and recommendation

The RTP TF recommends adding the required new attributes in the SRTP messages.

The RTP TF suggests including the change request into the next version (v3.0) of the SRTP scheme rulebook - **(option b)**.

4.16.3 Rulebook impact

If this change request is supported, this will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.17 # 17: Alignment of all attribute numbers across all rulebooks

4.17.1 Description

This change request was provided by the RTP Task Force.

It proposes to align the attribute numbers across all the EPC schemes (rulebooks and Implementation Guidelines).

4.17.2 RTP TF analysis and recommendation

The RTP TF suggests including the change request into the next version (v3.0) of the SRTP scheme rulebook - **(option b)**.

4.17.3 Rulebook impact

If this change request is supported, it will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.18 # 18: Possibility to send a Credit Note by an RTP message.

4.18.1 Description

This change request was provided by the Finance Finland/Finnish Banking Community.

It proposes to include the possibility to send a Credit Note in an RTP message.

To support B2B e-invoicing it should be possible to send credit notes in addition to normal invoices by the RTP messages.

Credit note is sent after the original invoice is sent (as an RTP) and there is a reference in the credit note to link it to the previous invoice(s). There may not be any additional invoices from the same Payee to that Payer, but the credit note may be the last “invoice” in that commercial relationship.

The amount of the RTP message could be a negative amount (and/or specific indication for credit note in a separately defined element).

It should be recommended to use structured remittance information when credit note is sent as an RTP message to enable automated reconciliation.

4.18.2 RTP TF analysis and recommendation

The RTP TF suggests including the change request into the next version (v3.0) of the SRTP scheme rulebook - **(option b)**.

An SRTP message would be sent only for the purpose of a credit note. The amount (AT-04 - Amount of the RTP) would be set to “0” (zero). And as such, a zero-amount SRTP would be identified as a credit note.

The exact amount of the credit note shall then be indicated in the “Remittance Information/Structured/Referred Document Amount’/Credit Note Amount”, where negative amounts can also be encoded.

4.18.3 Rulebook impact

If this change request is supported, this would at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.19 # 19: RTP Mandates and automatically approval of subsequent RTPs

4.19.1 Description

This change request was provided by Bits AS (Norwegian banking community).

It proposes to include the usage of RTP mandates in Request-to-Pay. It will support RTPs where the Payer's RTP SP can accept RTPs on behalf of the Payer based on an electronic consent given by the Payer in the mandate. The Payer's RTP SP must ensure that the Request-to-Pay is according to the RTP mandate that was accepted by the Payer initially.

The purpose of the change is to support RTP based on mandates and standardise how the parties establish the RTP mandates using existing ISO 20022 message (pain.009-012) to support subsequent payments on a mandate by using RTPs. The RTPs based on mandates needs to support both regular and irregular requests and for fixed or variable amounts. This will support use of RTPs to automatically accept various types of memberships or subscription fees, bills based on consumptions like electricity and other types of use cases agreed between Payee and Payer.

The change will require new attributes and data sets to be included in the SRTP Rulebook (an optional attribute for the identification of a mandate in the pain.013 message and optional data sets to support exchange of mandate initiations, amendments, and cancellations of mandates).

The functionality should be optional for each RTP SP to support.

4.19.2 RTP TF analysis and recommendation

The RTP TF believes that this change seems to be linked to the SEPA Direct Debit scheme instead of the SRTP scheme, and in addition, it is technically not possible to include this feature in the existing SRTP scheme.

The RTP TF recommends not taking forward the change request - **(option e)**.

4.19.3 Rulebook impact

If this change request is supported, it will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.20 # 20: Payment guarantee with bilateral or multilateral agreements

4.20.1 Description

This change request was provided by EuroCommerce.

It proposes to enhance the request for payment guarantee service.

When a payment guarantee can be requested in the RTP (AT-93), the Payee and the Payer should have the possibility to indicate either (i) which party is expected to provide this payment guarantee service (Payee' RTP reference party, payee's RTP service provider, Payer's RTP Service provider, PISP,...) or/and (ii) which payment scheme rules will apply for the payment guarantee service. Therefore, the payee and the payer would be able to agree "ex-ante" the service level and the payment scheme rule to apply for delivering the payment guarantee service.

This additional service is an optional service for the payer and payee.

4.20.2 RTP TF analysis and recommendation

The RTP TF believes that the request for payment guarantee is already included in the SRTP scheme. The Payee and the Payer are free to conclude any bilateral or multilateral agreements about to the provider of the payment guarantee outside the scope of the SRTP scheme.

The related applicable payment scheme should be determined outside the scope of the SRTP scheme.

The RTP TF remarked that the existing request for payment guarantee feature could be combined with the request for payment initiation status. Bilateral or multilateral agreements are outside the scope of the SRTP scheme.

The RTP TF suggests not taking forward the change request - **(option e)**.

4.20.3 Rulebook impact

If this change request is supported, it will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.21 # 21: Pre-authorisation

4.21.1 Description

This change request was provided by EuroCommerce.

It proposes to include the possibility for the Payee and the Payer to agree on the purchase of goods and services without knowing the final amount due by the Payer. The RTP rulebook shall support the functionality to request a pre-authorisation to (i) a specific payment service provider or/and (ii) to a specific payment scheme until the final payment amount is defined and paid. The payee and the payer would be able to agree "ex-ante" the service level and the payment scheme rule to apply for delivering the pre-authorisation payment service.

Pre-authorisation of payment: A guarantee of payment whereby a different amount from the RTP amount will be actually paid. In agreement with the Payer and for a limited period of time, a maximum amount can be indicated in the RTP and guaranteed (or "preauthorised"), but on the basis of actual consumption of goods and services, a lower amount may be paid.

4.21.2 RTP TF analysis and recommendation

The RTP TF believes that this feature is technically not possible in the existing SRTP scheme and would require the definition of a new process and huge changes.

The change request could be submitted again at a next change maintenance cycle.

The RTP TF suggests not taking forward the change request - **(option e)**.

4.21.3 Rulebook impact

If this change request is supported, it will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.22 # 22: Use of an Alias/Proxy in addition to IBAN as the identifier of the Payee in the RTP message presented to the Payer

4.22.1 Description

This change request was suggested by the Swedish Bankers Association.

It proposes to include the use of an Alias/Proxy in addition to IBAN as the identifier of the Payee in the RTP message presented to the Payer.

It was also requested to add the use of an alias in the next SCT and SCT Inst Rulebooks which cover alias capability in the messages for both the Payer and Payee sides. In addition, it clearly states the rules and responsibilities with regard to the payments. That will make the prerequisites and the delimitations for the responsibilities within the SRTP Scheme very clear. It would be a clear benefit with regard to the added value for participants and their customers in SRTP Scheme to be able to add a dataset/attribute to be able to transport that additional alias data in the SRTP messages.

The contributor suggests including an Alias and a Proxy as optional attributes in the SRTP scheme. The Alias and Proxy do not replace the IBAN but are an addition to the IBAN, at least for the inter-SPs datasets.

4.22.2 RTP TF analysis and recommendation

The RTP TF remarked that the Payee's identification attribute (AT-24) already exists in the SRTP scheme and could be used to that purpose. Furthermore, the Payee's SRTP Service Provider should have an agreement with the Payee in relation to the treatment and the use of the data provided under such Alias/Proxy.

The RTP TF is of the opinion that this change request is already provided in the SRTP scheme - **(option a)**.

4.22.3 Rulebook impact

If this change request is supported, it will at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.23 # 23: Enable SRTP SPs to utilise the transactional assets that are currently being defined by the SPAA scheme

4.23.1 Description

This change request was suggested by the SPAA MSG.

It proposes to enable the SRTP Service Providers to utilise the transactional assets that are currently being defined by the SPAA scheme such as 'premium' one-off payment, future dated payment and SPAA recurring payment (the latter is similar to instalments – for which the SRTP has already received a change request - but with further features).

The impact will be on the data exchange between the actors (potentially the aforementioned instruments can be included in an 'envelope').

4.23.2 RTP TF analysis and recommendation

The RTP TF remarked that the features mentioned in this change seems to be already covered by several above-mentioned separated change requests.

Therefore, the RTP TF recommends not taking forward the change request - **(option e)**.

4.23.3 Rulebook impact

If this change request is supported, it would at least impact the rulebook, the Implementation Guidelines and the SRTP related API specifications.



4.24 # 24: Update of the Trust & Security Framework

4.24.1 Description

This change request was suggested by the RTP Task Force.

It proposes to review the Trust & Security Framework.

4.24.2 RTP TF analysis and recommendation

The RTP TF believes that the Trust & Security Framework should be updated regularly.

The RTP TF suggests including the change request into the next version (v3.0) of the SRTP scheme rulebook - **(option b)**.

4.24.3 Rulebook impact

If this change request is supported, it will only impact the rulebook.



5 Detailed Analysis of Minor Changes to the SRTP scheme Rulebook v2.0

For this release management cycle, no minor changes had been raised at the start of or during the public consultation.

6 Next steps

The contributors to this public consultation are invited to inform whether they support or not each of the change requests and/or the related RTP TF recommendation via response template EPC075-22 by **26 August 2022 (19h00 CEST)**. Comments may also be provided.

The RTP TF shall collect and analyse the support for each change request and the comments received from all the contributors and shall develop its change proposals based on the comments received from the public consultation.

The RTP TF will consolidate the change proposals, along with each change request and the related non-confidential comments received from the contributors during the public consultation, in the Change Proposal Submission Document which will be submitted to the EPC Board for decision-making purposes.

The Change Proposal Submission Document shall be published on the EPC website along with the decision of the Board on each change proposal.

Approved change requests will be incorporated into the version 3.0 of the SRTP scheme rulebook and published in November 2022 with the intention that they become effective either in June 2023 or in November 2023.



- **Annex 1 – List of original Change Request documents**

Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme



EPC 231-20
Version 1.0
27 November 2020

Public

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Request Date:	23rd Feb
For information:	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in



EPC231-20 SRTP Scheme Change Request Template

	accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook
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1. Change request details

1.1 Description of the change request:

Changes to ensure reachability and availability of scheme participants. Suggested removal of inter-services provider references and edits to sections 2.2.4 and 3.2

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition or Deletion

1.3 Rationale for the change request:

Whilst the rulebook envisages a four corner model the diagram on page 9 and references throughout allude to an “inter-service provider network” that is the connectivity layer between RTP Service Providers. For such a critical role there is relatively little detail on if the Inter-RTP Service Provider is subject to the scheme, if it is then how to become an Inter-RTP Service Provider and finally how the Inter-RTP Service Provider should fulfill their role to ensure a performant ecosystem.

We do however recognise the recent Task Force request to extend their work to ensure technical interoperability directly between RTP Service Providers in order to foster maximum reachability. In which case the removal of references to an Inter-RTP Service Provider from the rulebook might make more sense. An Inter-RTP Service Provider where they do continue to exist would be a technical sub-contractor to the RTP Service Provider and as such does not need to be a specific reference in the rulebook.



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Notwithstanding the above section 2.2.4 requires revisiting as it currently reads "The basis and level of charges are entirely a matter for individual Participants. This applies to relationships between Participants and between Participants and their Customers." We would agree with the premise that charges towards Customers are a matter for individual Participants. However, in a networked scheme interoperability between participants is paramount and the opportunity for a significant market power to limit their availability through a requirement for bilateral agreements (that may include levying fees) to other scheme participants would seem to be contrary to the competitive nature of the ecosystem and in ensuring reachability and availability.

This then also impacts 3.2 of the rulebook which needs expanding to ensure that Service Providers are not purely technically available but that the scheme ensures competitive and equitable access for all. In which case Service Providers must make an API freely available commercially (without bilateral contract or charges) to other Service Providers in order to ensure interoperability without barriers. This does not preclude the Service Providers entering into agreement with their Payee or Payer for provision of service.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes - The rulebook will require changes to cover the aforementioned scheme participant the Inter-RTP Service Provider. This will help foster competition

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):



EPC231-20 SRTP Scheme Change Request Template

1.6 Additional information

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Template for Proposing a Change Request to the SEPA Request-to-Pay (SRTP) Scheme

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Your reference:	
Document and version number:	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
Request Date:	17 Feb 2021
For information:	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook



1. Change request details

1.1 Description of the change request:

Including the rationale how to route the RTP message to the correct Payer's RTP Service Provider based on the Payer's Identifier received from the Payee with the RTP message (DS-01 RTP by Payee to Payee's RTP Service Provider)

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

1.3 Rationale for the change request:

The current rulebook requires as a mandatory identifier only the Identifier of the Payer (DS-01 RTP by Payee to Payee's RTP Service Provider). If the Payee's service provider does not know how to direct the payment request to the correct Payer's service provider, there should be guidance on the matter somewhere. The current rulebook does not take a position on this, but in order to make it easier to deploy the scheme, either clarification paper or more clearly inclusion in the rulebook itself is needed.

The routing to a correct Payer's RTP service provider could be based on Payer's activation (general or specific consent given by the Payer).

Both centralized and decentralized registries should be supported for look-up of the appropriate Payer's service provider.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes, at least on the Clarification Paper.

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

No.



1.6 Additional information

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Document and version number:	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
Request Date:	26/02/2021Def
For information:	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook



1. Change request details

1.1 Description of the change request:

A RTP service activation of the payer is exchanged with the payee. The RTP service activation, using a standardised form factor, shall define and transport the electronic address to be used by the payee/payee's service provider to reach the payer/payer's service provider

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

1.3 Rationale for the change request:

To exchange seamlessly RTP between the Payee and Payer with the payer's consent to activate and proceed with the RTP payment services presented by the payer's service provider

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Support of payer's RTP activation and authentication through the payer's service provider

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Guideline needs to be extended to support such a service

1.6 Additional information



Template for Proposing a Change Request to the SEPA Request-to-Pay (SRTP) Scheme

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Document and version number:	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
Request Date:	26/02/2021Def
For information:	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook



1. Change request details

1.1 Description of the change request:

Provide an RTP Instalment payments service

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

1.3 Rationale for the change request:

A PSP authorises through a RTP request the payer's agreement to split the Payment of a single purchase of goods or services into a finite number of periodic transactions, with a specified end date. The merchant will be entitled to be immediately compensated for the full payment amount

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Support of new functionality as well as provide a guarantee of payment to the merchant

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Guideline need to be extended to support split payments over a finite period of time

1.6 Additional information

Template for Proposing a Change Request to the SEPA Request-to-Pay (SRTP) Scheme

EPC 277-21
Version 1.0
19 November 2021

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Document and version number:	EPC014-20 v2.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
Request Date:	08/02/2022
For information:	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v2.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook



1. Change request details

1.1 Description of the change request:

Request for installment payments

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

ADDITION

1.3 Rationale for the change request:

The French tax authorities are very interested in this request for the payment of taxes (ex: payment schedule) and there is considerable demand for this function (ex: retailers in the public sphere).

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes. It seems necessary to modify message formats to allow installment payments set by the payee (both ISO and RTP standards).

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes.

1.6 Additional information

Template for Proposing a Change Request to the SEPA Request-to-Pay (SRTP) Scheme

EPC 231-20
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Your reference:	Cancel RTP by Payer or Payer RTP Service Provider
Document and version number:	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
Request Date:	22/02/2021
For information:	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook



1. Change request details

1.1 Description of the change request:

Allow the payer and the payer's RTP PSP to initiate an RTP cancel message.

If the RTP allows the payer to pay in installments (for example, monthly payments or a subscription), it should be considered that both, the Payer and the Payer's RTP Service Provider can cancel the RTP at any time, regardless of whether the RTP was accepted at the beginning.

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

1.3 Rationale for the change request:

Consumer protection in the case of installment or periodic payments.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes. In RTP Rulebook (see 2.3.4 Processing an RTP Cancellation Request), a Cancellation Request (RfC) can only be initiated by the Payee or Payee's RTP Services Provider who sends it to the Payer. New flows and new messages should be added.

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes. In RTP Rulebook (see 2.3.4 Processing an RTP Cancellation Request), a Cancellation Request (RfC) can only be initiated by the Payee or Payee's RTP Services Provider who sends it to the Payer. New flows and new messages should be added



1.6 Additional information

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Template for Proposing a Change Request to the SEPA Request-to-Pay (SRTP) Scheme

EPC 231-20
Version 1.0
27 November 2020

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Document and version number:	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
Request Date:	26 th of February 2021
For information:	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook



1. Change request details

1.1 Description of the change request:

Adding of three (3) new features to R2P Scheme and Rulebook:

1. Recurring payment
2. Instalment payment
3. URL

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition and Extension

1.3 Rationale for the change request:

1. Recurring payment: Crucial feature for ecommerce payments and in-app payments of subscription services to overcome domination of payment cards (card-on-file).
2. Instalment payment: Crucial feature for ecommerce payments and invoicing of high value services.
3. URL: URL is crucial feature for many invoicing use cases. Customers might want to review receipts, warranty documents, instructions or some other documents before accepting payment requests. There are also many country specific laws related receipt data. Out-scoping of receipts/receipt data is not an ideal long-term decision for success of R2P.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes, updates needed for adding new features

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes, updates needed for adding new features



1.6 Additional information

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Template for Proposing a Change Request to the SEPA Request-to-Pay (SRTP) Scheme

EPC 277-21
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Your reference:	
Document and version number:	EPC014-20 v2.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
Request Date:	14 Feb 2022
For information:	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v2.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook



1. Change request details

1.1 Description of the change request:

Redirection of the Payer to the appropriate merchant's web page based on the final status of the RTP response.

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

1.3 Rationale for the change request:

For a common standard and to support smooth customer experience in e-commerce use cases, the Payer could be redirected automatically back to the merchant's appropriate web page after positive or negative response to the RTP. This would be accomplished by the redirect URL link(s) provided by the Payee's RTP SP with the original RTP message and the status of the RTP. Merchant's appropriate web page will be presented based on whether the RTP is accepted, rejected, or refused. The Payer would not need to navigate themselves back to the merchant's page but would see the end status with the purchase and delivery directly after acceptance or refusal of the RTP message in the Payer's RTP SP application.

This is different to the attribute AT-92, URL sent by the Payee to the Payer in the RTP, which is used to show or complement information related to the RTP. That URL link can be opened by Payer's active decision to see for example the full invoice. The Redirect URL would not require any action from the Payer (can naturally be presented as a link in Payer's RTP SP UI to click in case the redirection does not work automatically for some reason).

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes. Adding a redirect URL (or possibility to use several different redirect URLs for the various end statuses, depending on implementation) in pain.013 message for return address where the Payer's RTP SP should direct the Payer after the acceptance or refusal of the RTP.



1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes. Definition of the element to be used in pain.013 for redirect URLs and guidelines on usage.

1.6 Additional information

Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

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19 November 2021

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1. Change request details

1.1 Description of the change request:

Redirect clarification/specification and the extension of the use of the SRTP positive response

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition / Extension

Add an optional Redirect process description/clarification, with the possibility to deliver to the Payee in the SRTP response a Conformation (message) that the Payment will be irrevocably executed.

1.3 Rationale for the change request:

Introduce the optionality to use the SRTP positive response to deliver to the Payee a Confirmation (message) that the Payment is or will be irrevocably executed. Based on that information the Payee can rest assure that the Payment amount is or will be received and that the delivery process can be started in those cases where certainty that the payment is or will be made is a precondition. This response in the SRTP message flow will cater for getting this information directed to and available at the online and physical PoI/POS (separate from the payment flow).

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes

In case of an SEPA RTP 'redirect' information flow:

- AT-01, Identifier of the Payer, can no longer be mandatory in some Datasets
- Probably, a new Attribute will be needed for the Payer's RTP Service Provider's authentication url (or another token)
- A new optional Attribute will be needed for the Payee return url in order to facilitate end user solutions where the Payer, after Acceptance/Refusal of the RTP, can be rerouted to the Payee's environment
- DS-05, Functional positive confirmation of the RTP to the Payee's RTP Service Provider Dataset, will be mandatory and might need to be adapted slightly (to be analysed)
- DS-06, Functional positive confirmation of the RTP to the Payee Dataset, will be mandatory and might need to be adapted slightly (to be analysed)

Additional clarification in the attached document; **SRTP Redirect option explained 20220224**



1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes – to be worked out

1.6 Additional information

This Redirect option would preferably be added to the SRTP RB in the same way as the ERI option is in the SCT(inst) RBs; optional, but used in a standardised way when adhered to.

PDF-Document **SRTP Redirect option explained 20220224** is an integral part of this change proposal

How can a so-called redirect work for SEPA Request-to-Pay?

Part of the change request for the SEPA Request-to-Pay (SRTP) scheme rulebook (version 2.0)

from the Dutch Payments Association

Introduce the optionality to use the SRTP positive response to deliver to the Payee a Confirmation (message) that the Payment is or will be irrevocably executed. Based on that information the Payee can rest assure that the Payment amount is or will be received and that the delivery process can be started in those cases where certainty that the payment is or will be made is a precondition. This response in the SRTP message flow will cater for getting this information directed to and available at the online and physical PoI/POS (separate from the payment flow).

SRTP Redirect option explained 20220224

SEPA RTP Actors and (standard) information flow

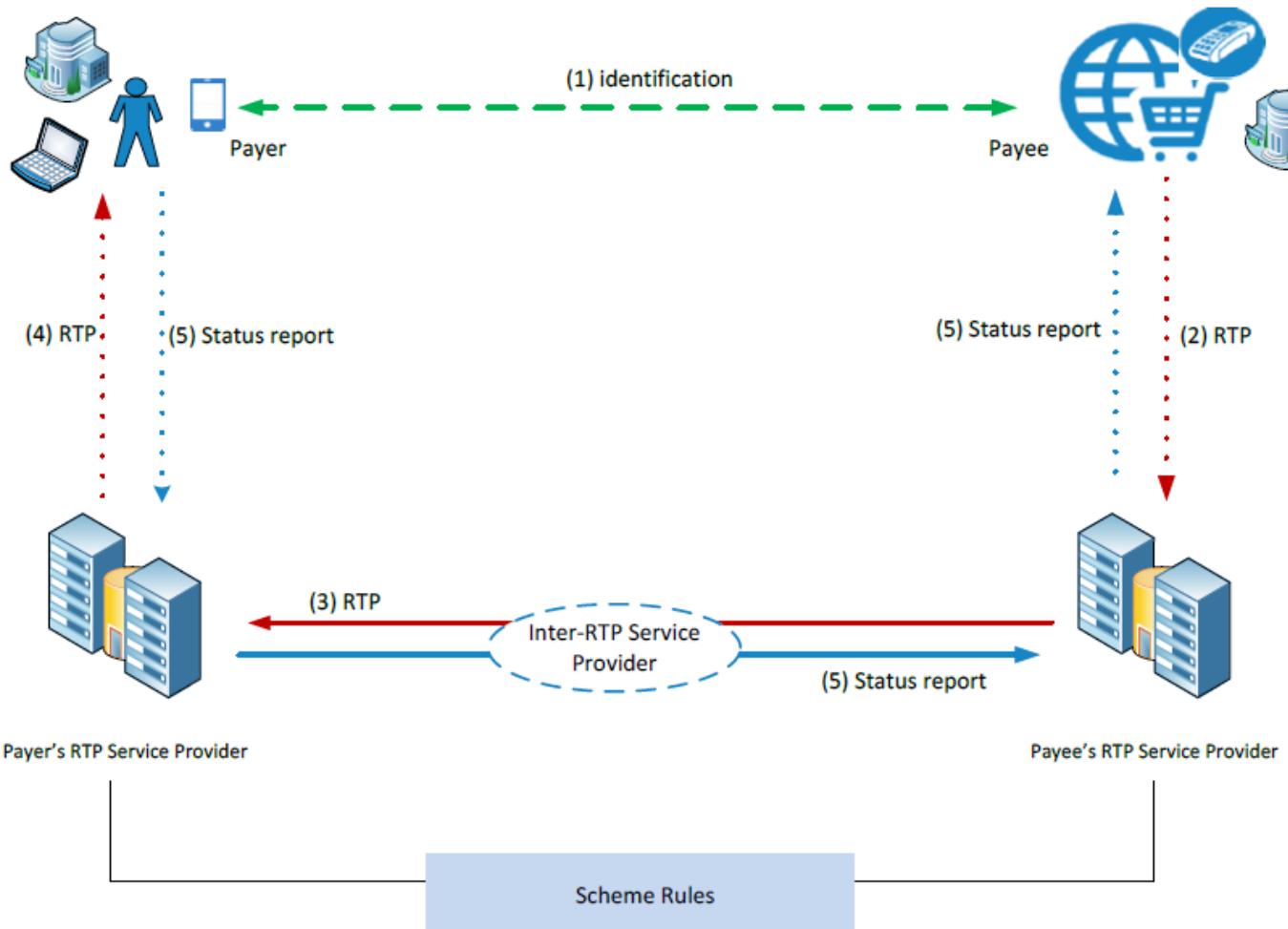


Figure 2: RTP actors and information flow in 4-corner eco-system

Step	Description
1. Payer Identification	A first interaction enables the communication of the Payer's identifier and Payer's RTP Service Provider identifier (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 network.
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.

SEPA RTP Actors and ‘redirect’ information flow

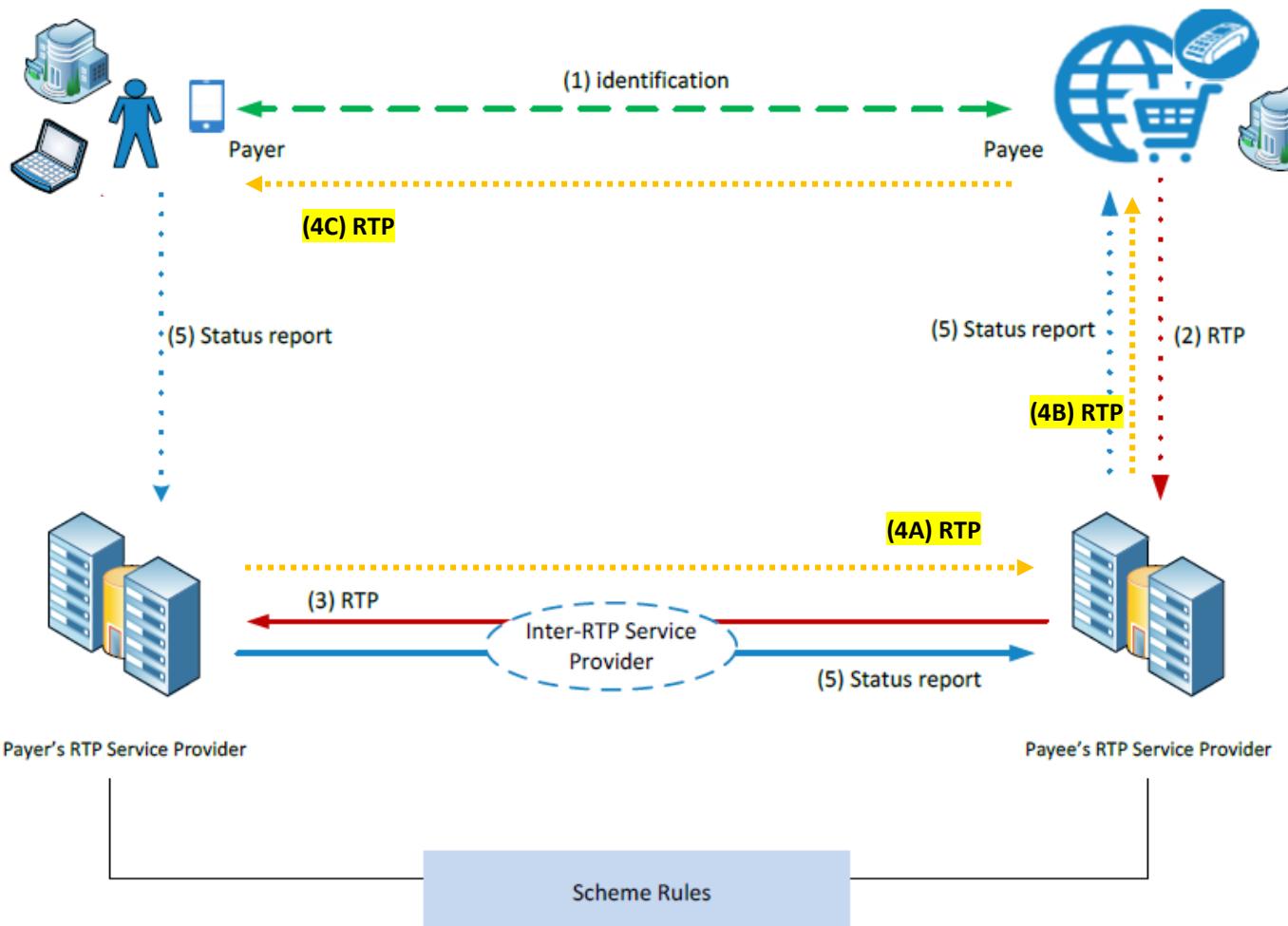


Figure 2: RTP actors and information flow in 4-corner eco-system

Step	Description
1. Payer identification	A first interaction enables the communication of the Payer's identifier and Payer's RTP Service Provider identifier (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 RTP Service Provider identifier, but without the Payer's identifier .
3. RTP to Payer's RTP Service Provider	The RTP is sent through the inter-RTP Service Provider network.
4. RTP presentation to Payer	<p>The RTP is presented to the Payer on its agreed channel or device (e.g. smartphone, web browser, etc.) as follows:</p> <p>4A) The Payer's RTP Service Provider sends the RTP with the Payer's RTP Service Provider's authentication url (or another token) to the Payee's RTP Service Provider</p> <p>4B) The Payee's RTP Service Provider forwards the RTP including the Payer's RTP Service Provider's authentication url (or another token) to the Payee</p> <p>4C) Based on the RTP with Payer's RTP Service Provider's authentication url (or another token), the Payee redirects the Payer to the Payer's RTP Service Provider where the Payer can authenticate himself by the means provided by the Payer's RTP Service Provider.</p>
5. Status report	The Acceptation/Refusal of the RTP by the Payer to the Payer's RTP Service Provider is sent back to the Payee through the inter-RTP Service Provider environment.

SEPA RTP processing flow needs to be adapted

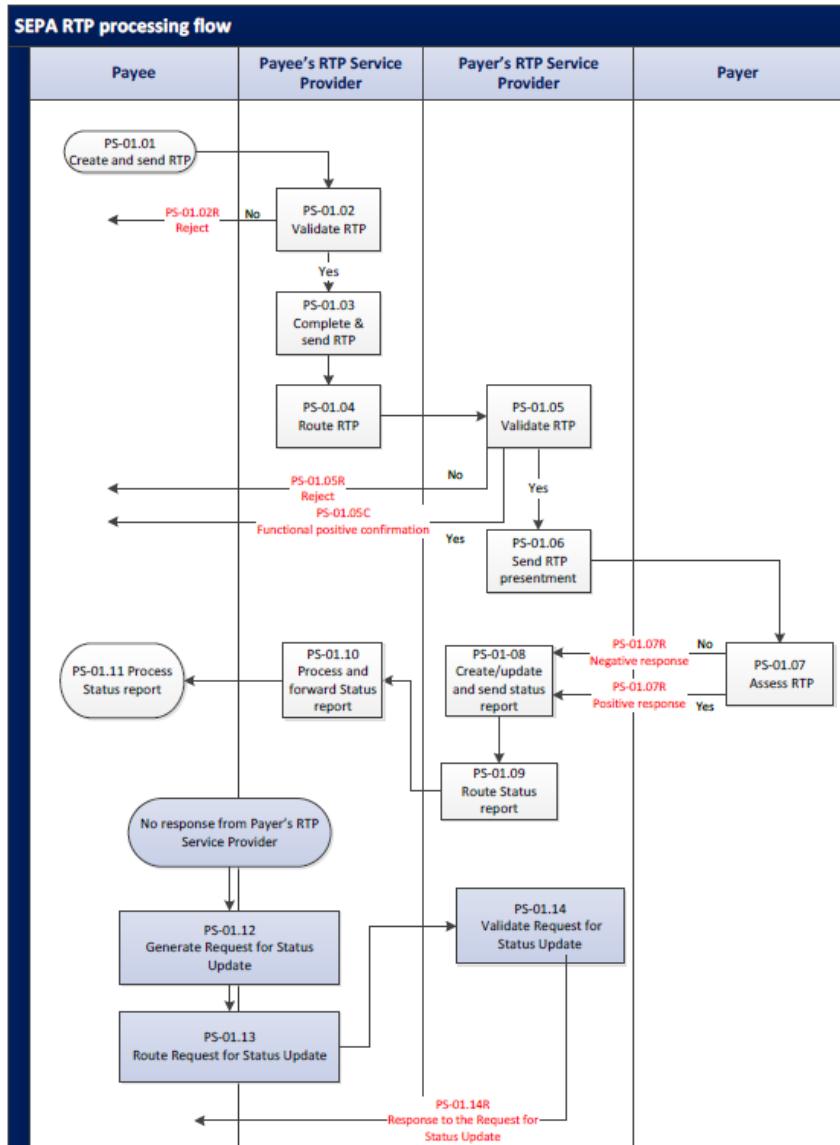


Figure 3: RTP Processing flow (PS-01)

Some SEPA RTP Datasets need to be adapted

2.4 Business Requirements for Datasets

The identified Datasets are as follows:

- DS-01 RTP by Payee to Payee's RTP Service Provider Dataset
- DS-02 Inter-RTP Service Provider RTP Dataset
- DS-03 RTP presentment to Payer Dataset
- DS-04 Reject of RTP Dataset
- DS-05 Functional positive confirmation of the RTP to the Payee's RTP Service Provider Dataset
- DS-06 Functional positive confirmation of the RTP to Payee Dataset
- DS-07 Payer's response to the RTP Dataset
- DS-08 Inter-RTP Service Provider response to the RTP Dataset
- DS-09 Payee's RTP Service Provider response to the Payee Dataset
- DS-10 Payee's RfC of the RTP Dataset
- DS-11 Inter-RTP Service Provider RfC of the RTP Dataset
- DS-12 Inter-RTP Service Provider response to the RfC of the RTP Dataset
- DS-13 Payee's RTP Service Provider response to the RfC of the RTP Dataset
- DS-14 Payee's Request for Status Update Dataset
- DS-15 Inter-RTP Service Provider Request for Status Update Dataset
- DS-16 Inter-RTP Service Provider response to Status Update Request Dataset
- DS-17 Response to Payee on Request for Status update Dataset

The status of an attribute that is listed in a dataset is either:

- M: attribute must be provided (mandatory).
- C: attribute to be provided if conditions are met .
- O: attribute can be provided optionally.

In case of an SEPA RTP 'redirect' information flow:

- AT-01, Identifier of the Payer, can no longer be mandatory in some Datasets
- Probably, a new Attribute will be needed for the Payer's RTP Service Provider's authentication url (or another token)
- DS-05, Functional positive confirmation of the RTP to the Payee's RTP Service Provider Dataset, will be mandatory and might need to be adapted slightly (to be analysed)
- DS-06, Functional positive confirmation of the RTP to the Payee Dataset, will be mandatory and might need to be adapted slightly (to be analysed)
- DS-03, RTP presentment to Payer Dataset, might need to be adapted slightly (to be analysed)
- Additional analysis of the impact of the SEPA RTP 'redirect' information flow on the other Datasets is required

Template for Proposing a Change Request to the SEPA Request-to-Pay (SRTP) Scheme

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1. Change request details

1.1 Description of the change request:

The payer RTP PSP provides a notification to the payee's PSP of the execution of the payment instruction/initiation, who informs the Payee of the execution of the payment instruction.

This function allows the Payee's PSP to be informed by the Payer's PSP through the inter-PSP network that the payment instruction has been successfully executed. This notification helps the Payee to initiate subsequent steps of the purchase flow without an immediate reconciliation of the fund received in their bank account

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

1.3 Rationale for the change request:

To enable a seamless purchase and payment experience to the payer with a RTP payment request message

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Support of payer's PSP to notify the execution of the Payment initiation/ instruction

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Guidelines need to be extended to support this service



1.6 Additional information

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Template for Proposing a Change Request to the SEPA Request-to-Pay (SRTP) Scheme

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1. Change request details

1.1 Description of the change request:

There should be an option for the Payee/Payee's SRTP SP to request for a Payment Initiation Status either within the original RTP message or by a Request for Status Update.

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Extension

1.3 Rationale for the change request:

Payment status is required especially for e-commerce/commerce use cases for merchants to be confirmed of successful funds transfer before delivery of goods/services. For smooth customer experience it is required to get the response back the same route to the RTP originator. Normally, the incoming payments monitoring, and reconciliation is done in other parts of the merchant organization or systems, and not in real-time. In addition, when the payment is made by SCT, the funds are not instantly received by the merchant nor credit advice available in advance.

This feature would better connect RTP with the subsequent payment transaction, to close the entire end-to-end process from order to payment. This would also ensure wider usage of the SRTP scheme (especially in e-commerce/commerce). The feature could replace the need for payment guarantee especially in 'pay now' cases.

Payment initiation status should be generated for both successful and unsuccessful payments when requested. It should be generated immediately in 'pay now' cases when the payment is executed successfully or fails. The amount of the successful payment should also be included in the response, together with information on the payment scheme used, as well as the Originator PSP's reference of the SCT (Inst) Transaction message.



If the Payer's RTP SP is a non-PSP, the non-PSP RTP SP could forward the request to the Payer's ASPSP, whenever possible (i.e., the ASPSP is an SRTP participant and supporting the feature), based on Payer's selection/PSP identifier given by the Payer in the SP's UI. A prerequisite most probably is that the Identifier of the Payer is unique and recognizable by the Payer's PSP. If forwarding is not possible, for example, the ASPSP is not an SRTP participant, the Payer could be prompted in the Payer SP's UI to fill in the requested and sufficient information concerning the payment (possibly including the Originator PSP's reference of the SCT Transaction). I.e., the sufficient information on the payment could be provided by the Payer in the RTP response.

As this would be an optional feature, SRTP SPs are not obliged to support it.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes. The status report (pain.014) should be extended to support optional information on the payment status, amount of payment, payment date, payment scheme, Payer's PSP, and the Originator PSP's reference of the SCT (Inst) Transaction. The possibility to forward the request for payment initiation status should be supported.

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes. Please see above.

1.6 Additional information

Template for Proposing a Change Request to the SEPA Request-to-Pay (SRTP) Scheme

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Request Date:	26/02/2021Def
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1. Change request details

1.1 Description of the change request:

Initiate a pre-authorisation or deferred payments service through a RTP message

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

1.3 Rationale for the change request:

The RTP amount accepted by the payer shall guarantee payment to the retailer up to the accepted amount or a variation of +/- 15% (in order to accommodate price variation between initial order and final fulfilment).

The Pre-authorisation payment service is used in the retail industry for **mid-term** reservation of funds to guarantee a final payment initiation after the delivery of goods and services

A Deferred payment service is used in the retail industry, in scenarios such as fuel pumps, electric charging points or car rental. There is therefore a requirement for **Short Term** Reservation of funds to guarantee the final payment initiation to the merchant after the actual delivery or consumption of goods and services has been provided.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Support of pre-authorisation of funds, including partial approval, by providing a guarantee of payment to the merchant for a short/medium term reservation of funds.

The payment may be a lower amount to the pre-authorised but also a higher amount, usually up to 15% higher in fresh food e-commerce retail (+/-15% variation)

Additional features are:

- Push reservation service confirmation message to the payer's app
- Update or Cancellation of reservation of funds



1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Guideline need to be extended to support this type of service

1.6 Additional information

Change Request to the SEPA Request-to-Pay (SRTP) Scheme



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Request Date:	25/2/2021
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1. Change request details

1.1 Description of the change request:

The MSG MSCT would like to request the inclusion of a reference to an earlier SCT (instant) instruction (which may or may not be initiated through an RTP message) in the RTP messages DS-01, DS-02 and DS-03 to allow the linkage between 2 SCT (instant) transactions.

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Additional field in the messages DS-01, DS-02 and DS-03, for inclusion of a reference (e.g. the merchant transaction identifier) to an earlier SCT (instant) transaction.

1.3 Rationale for the change request:

In some C2B payment contexts for MSCTs, the final transaction amount may not be known beforehand such as for fuelling-up a car, car hire, hospitality, etc. Hereby typically two consecutive MSCT transactions will be executed. A first one over a pre-agreed amount, followed by a second over the difference between the pre-agreed amount and the final amount, which may be a second SCT (instant) or a transfer back (repayment). If MSCTs based on consumer-presented data are used for these transactions a Payment Request is involved from the merchant to their MSCT service provider. For consumer identification purposes and for reconciliation purposes (both for the merchant and the consumer), it is important to enable the linkage between the two transactions, not only in the SCT (instant) instructions, but also in the RTP messages involved.

In the annex enclosed you may find a stepwise description of the two MSCT use cases taken from EPC031-21v0.10.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

See 1.2

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

See 1.2



1.6 Additional information

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Annex: MSCT use cases with unknown final amount (from EPC031-21v0.10)

MSCT use case C2B-6: Mobile device - Payment at a physical POI with consumer-presented QR-code - Unknown final amount with final amount is higher than pre-agreed amount – SCA using a dedicated authentication application involving a mobile code

This MSCT use case presents an example of consumer experience whereby their mobile device is used to pay in-store by presenting a consumer-presented QR-code to the POI. Hereby a dedicated MSCT Instant application on the mobile device of the consumer is used that they have downloaded from an MSCT service provider into their mobile device.

The consumer authentications are performed through a dedicated Authentication application¹ in the consumer mobile device².

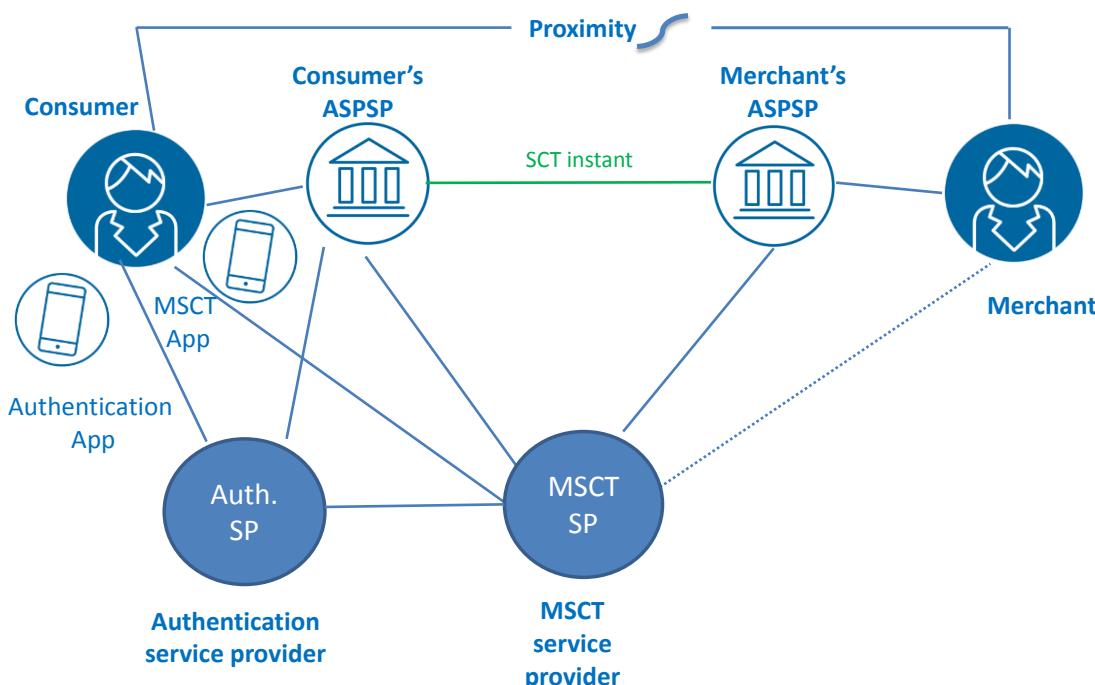


Figure 1: Actors in MSCT Use case C2B-6

Consumer and merchant, may, and frequently will, hold their payment accounts with different ASPSPs. Both ASPSPs are participants in the same MSCT Instant Service³.

Also, the merchant needs to be subscribed to the MSCT Instant service and have downloaded dedicated software on their POI.

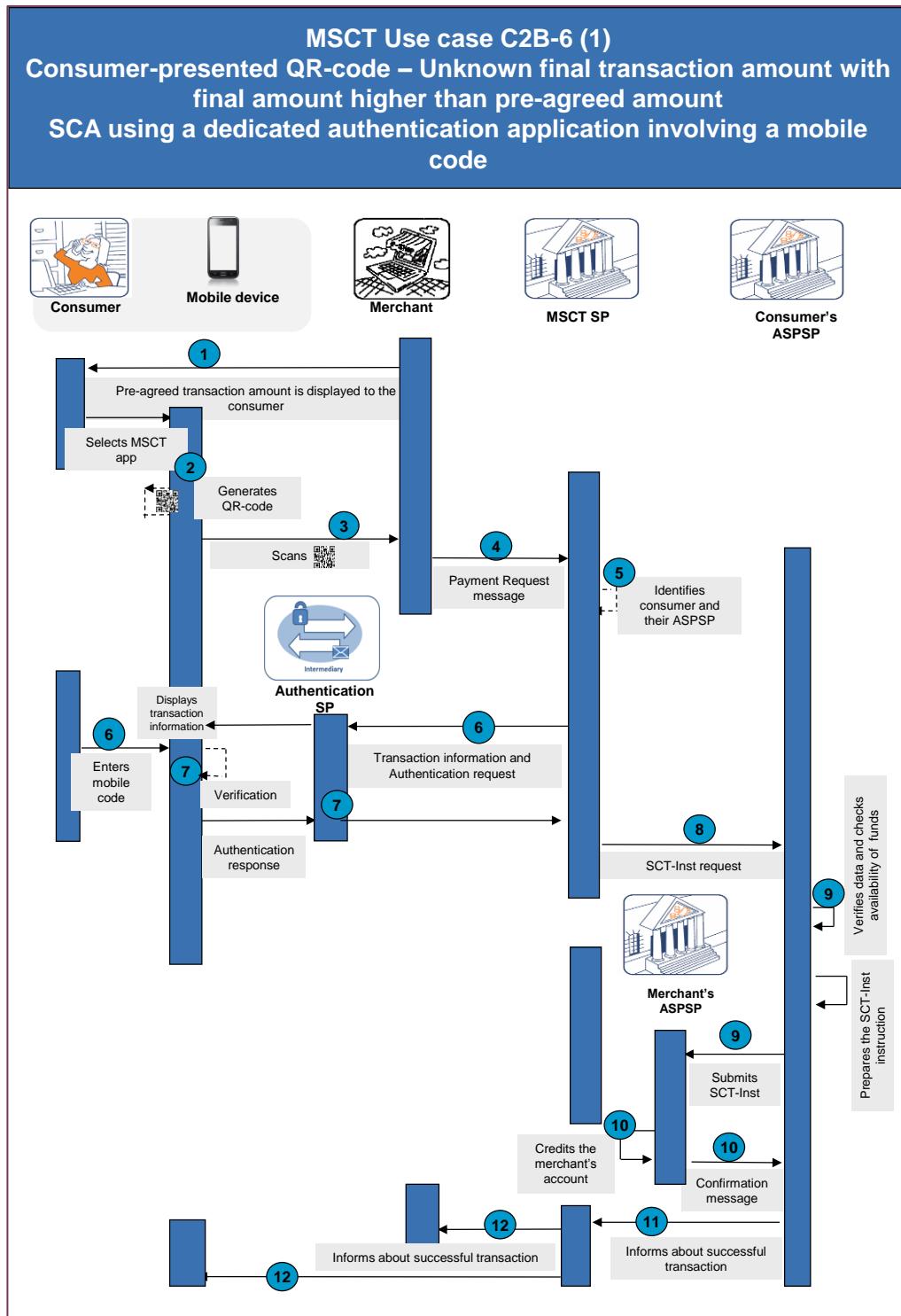
¹ An application accessed through the mobile device performing the functions related to a user authentication, as required by the Authentication service provider.

² In this case there is a delegated authentication from the consumer ASPSP to the Authentication service provider. Also, an agreement between the consumer ASPSP and the Authentication service provider is needed.

³ This refers to the current MSCT solutions in the market.



In this payment transaction strong customer authentication (see section 8.3 in MSCT IG) in accordance with the relevant PSD2 requirements is performed involving a mobile code⁴ (see section 8.2 in MSCT IG). Note that hereby delegation for the consumer authentication needs to be given by the consumer ASPSP to the Authentication service provider.



⁴ Note that other biometric methods may be used.



MSCT Use case C2B-6 (2)
Consumer-presented QR-code – Unknown final transaction amount with
final amount higher than pre-agreed amount
SCA using a dedicated authentication application involving a mobile
code

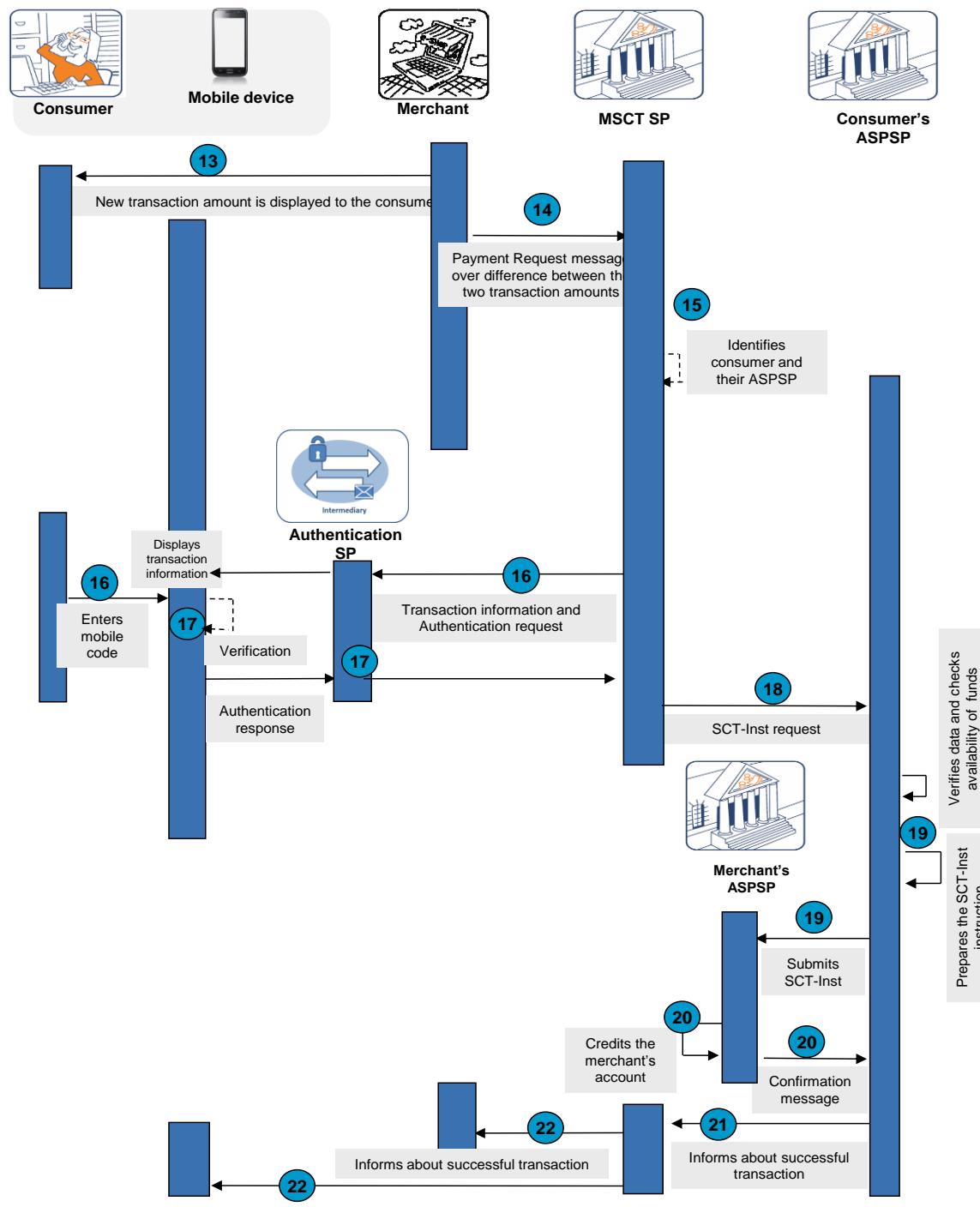


Figure 2: MSCT Use case C2B-6



In the figure above, the following steps are illustrated:

Step 0

- As a prerequisite, the consumer would need to first subscribe to the MSCT Instant service and download a dedicated MSCT Instant application from the MSCT service provider on their mobile device. Furthermore, they have a separate Authentication application from an Authentication service provider on their mobile device that has been previously linked to the MSCT Instant application.
- The consumer ASPSP delegates the authentication of the consumer to the Authentication service provider.
- The merchant also needs to be subscribed to the MSCT Instant service, e.g., through their ASPSP or the MSCT service provider directly, has downloaded dedicated software and has the appropriate equipment to scan QR-codes in their POI environment.
- The MSCT service provider is linked to the consumer ASPSP.
- During the payment transaction, a mobile internet connection by the consumer device is required.

Step 1

The merchant enters the pre-agreed⁵ transaction amount which is displayed on the POI⁶.

Step 2

- The consumer selects and opens the MSCT Instant application on their mobile device which possibly involves the entry of a password (or other means of authentication).
- A QR-code containing a token for the consumer is generated by the MSCT Instant application on the mobile device.

Step 3

The consumer presents the QR-code which is scanned by the merchant POI.

Step 4

The merchant retrieves the consumer token from the QR-code and sends a Payment Request message to the MSCT service provider, including the merchant name, IBAN_merchant⁷, merchant transaction identifier, the pre-agreed transaction amount and the consumer token.

Step 5

The MSCT service provider identifies the consumer IBAN and ASPSP from the consumer token.

⁵ E.g. for rental, hospitality, e-com food, ...

⁶ The display of the pre-agreed transaction amount by the POI may happen after step 3, since the customer identification might have an impact on the final transaction amount.

⁷ Instead of the IBAN_merchant a proxy may be used.



Step 6

- The MSCT service provider forwards the transaction information to the MSCT Instant app on the consumer mobile device.
- The consumer is invited to confirm the transaction and is redirected to their Authentication application which displays the merchant name/ IBAN_merchant and the pre-agreed transaction amount.
- The consumer authenticates and confirms the transaction by entering their mobile code on the mobile device.

Step 7

Upon successful mobile code verification by the mobile device, the MSCT service provider is informed by the Authentication service provider.

Step 8

The SCT Instant Instruction including the merchant name, IBAN_merchant, the pre-agreed transaction amount and the merchant transaction identifier with a flag indicating the successful authentication are transmitted from the MSCT service provider to the consumer ASPSP.

Step 9

- The consumer ASPSP checks the integrity of the SCT Instant Instruction.
- The consumer ASPSP checks the availability of funds on the consumer account.
- The consumer ASPSP prepares and submits the SCT Instant Transaction (on the pre-agreed transaction amount) to the merchant ASPSP.

Step 10

- A confirmation message is returned from the merchant ASPSP to the consumer ASPSP.
- The merchant ASPSP makes the funds available to the merchant.

Step 11

The consumer ASPSP sends a notification message to the MSCT service provider about the successful execution of the SCT Inst transaction.

Step 12

- The merchant is informed by the MSCT service provider that their account has been credited.
- The consumer is informed by the MSCT service provider in their MSCT app that the payment has been successfully executed and may optionally receive an e-receipt.

Step 13

- After offering the service, the final transaction amount is higher than the pre-agreed amount by the consumer.
- The merchant enters the difference between the two transaction amounts on the POI⁸which is displayed as a new transaction amount on the POI to the consumer, if present.

⁸ The display of the transaction amount by the POI may happen after step 3, since the customer identification might have an impact on the final transaction amount.



Step 14

The merchant sends a new Payment Request message to their MSCT service provider, including the merchant name, IBAN_merchant⁹, merchant transaction identifier, the new transaction amount and the merchant transaction identifier of the original transaction.

Step 15

The MSCT service provider identifies the consumer IBAN and ASPSP from the consumer token in the original transaction.

Step 16

- The MSCT service provider forwards the transaction information to the MSCT Instant app on the consumer mobile device.
- The consumer is invited to confirm the transaction and is redirected to their Authentication application¹⁰ which displays the merchant name/ IBAN_merchant and the new transaction amount.
- The consumer authenticates and confirms the transaction by entering their mobile code on the mobile device.

Step 17

Upon successful mobile code verification by the mobile device, the MSCT service provider is informed by the Authentication service provider.

Step 18

The SCT Instant Instruction including the merchant name, IBAN_merchant, the new transaction amount and the merchant transaction identifier with a flag indicating the successful authentication are transmitted from the MSCT service provider to the consumer ASPSP.

Step 19

- The consumer ASPSP checks the integrity of the SCT Instant Instruction.
- The consumer ASPSP checks the availability of funds for the new transaction amount on the consumer account.
- The consumer ASPSP prepares and submits the SCT Instant Transaction (on the new transaction amount) to the merchant ASPSP.

Step 20

1. A confirmation message is returned from the merchant ASPSP to the consumer ASPSP.
2. The merchant ASPSP makes the funds available to the merchant.

Step 21

The consumer ASPSP sends a notification message to the MSCT service provider about the successful execution of the SCT Inst transaction.

Step 22

- The merchant is informed by the MSCT service provider that their account has been credited.

⁹ Instead of the IBAN_merchant a proxy may be used.

¹⁰ This 2nd transaction may be exempted from SCA in which case the consumer would not be invited to enter a mobile code.



- The consumer is informed by the MSCT service provider in their MSCT app that the payment has been successfully executed and may optionally receive an e-receipt.

3.

Analysis MSCT Use case C2B-6	
Interoperability	The consumer and the merchant are subscribed to the same MSCT service while the consumer ASPSP needs be linked to this MSCT service provider. For a truly “open” approach and a SEPA-wide interoperability, if the MSCT service provider of the consumer is different from the MSCT service provider of the merchant, a framework will need to be specified that interconnects the different MSCT service providers.
Challenges	<ul style="list-style-type: none"> Standardisation of messages between MSCT service providers (e.g., Payment Request messages, Notification messages, ...). Standardisation of the QR-code. Security of the QR-code. How can the two transactions be linked? How can the merchant link the two transactions? How can the consumer link the two transactions? The notification messages in steps 11 and 22 are not included in the SCT Instant scheme.

Table 1: Analysis MSCT Use case C2B-6

Notes:

- For virtual POIs, the MSCT use case will be similar except that the consumer token will need to be transferred to the merchant in a different way (e.g., entered manually by the consumer into the merchant website or payment page).
- This use case could also be described for MSCTs based on merchant-presented QR-codes whereby two consecutive transactions will need to be executed, the first one based on a QR-code including the pre-agreed amount, the second one covering the difference between the two transaction amounts.
- The standardisation of the QR-code for consumer-presented data and the Payment Request messages have been addressed in EPC096-20v0.1.
- The interoperability of MSCTs based on consumer-presented data whereby different MSCT service providers are involved for the consumer and merchant has been addressed in EPC096-20v1.0.
- The security of QR-codes and the minimum data elements in the Notification messages will be addressed in the 2nd release of the MSCT IG (EPC269-19).

MSCT use case C2B-7: Mobile device - Payment at a physical POI with consumer-presented QR-code - Unknown final amount with final amount being lower than pre-agreed amount – SCA of consumer using MSCT application involving a fingerprint

This use case presents an example of consumer experience whereby their mobile device is used to pay in-store by presenting a consumer-presented QR-code to the POI. Hereby a dedicated MSCT Instant application on the mobile device of the consumer is used that they have downloaded from an MSCT service provider into their mobile wallet.

The consumer authentication is performed through the MSCT application in the consumer mobile device.

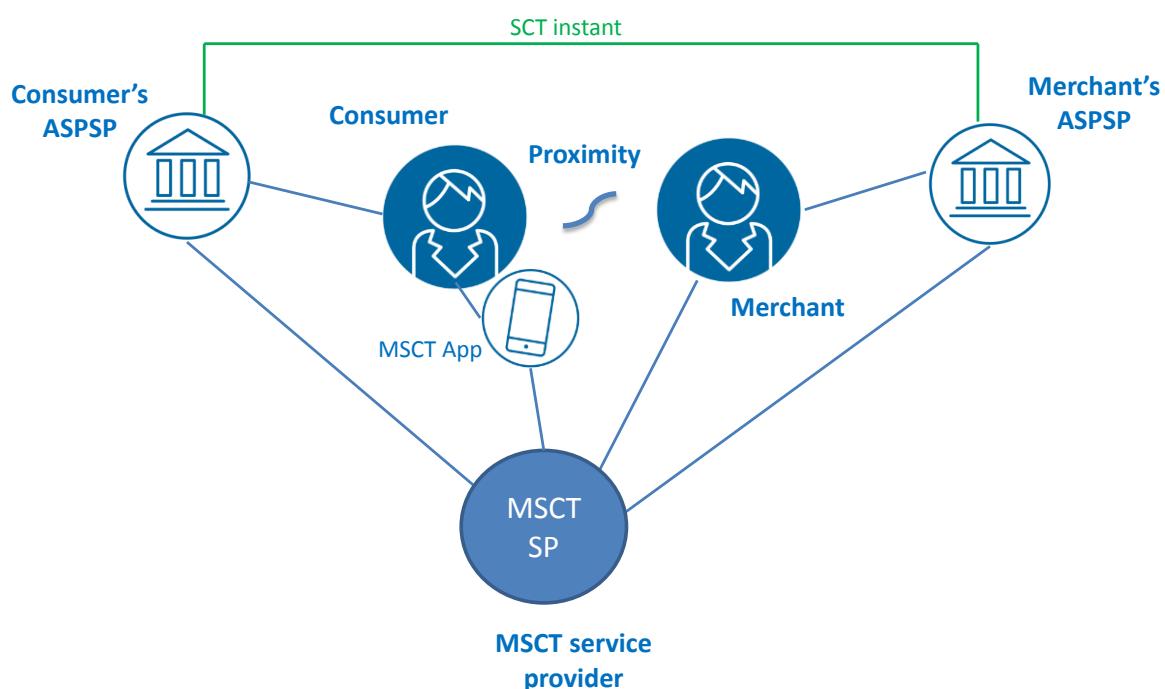


Figure 3: Actors in MSCT Use case C2B-7

Consumer and merchant, may, and frequently will, hold their payment accounts with different ASPSPs. Both ASPSPs are participants in the same MSCT Instant Service¹¹.

Also, the merchant needs to be subscribed to the MSCT Instant service and have downloaded dedicated software on their POI.

In this payment transaction a strong customer authentication (see section 8.3 in MSCT IG) of the consumer on the pre-agreed amount in accordance with the relevant PSD2 requirements is performed involving a fingerprint^{31F12} (see section 8.2 in MSCT IG).

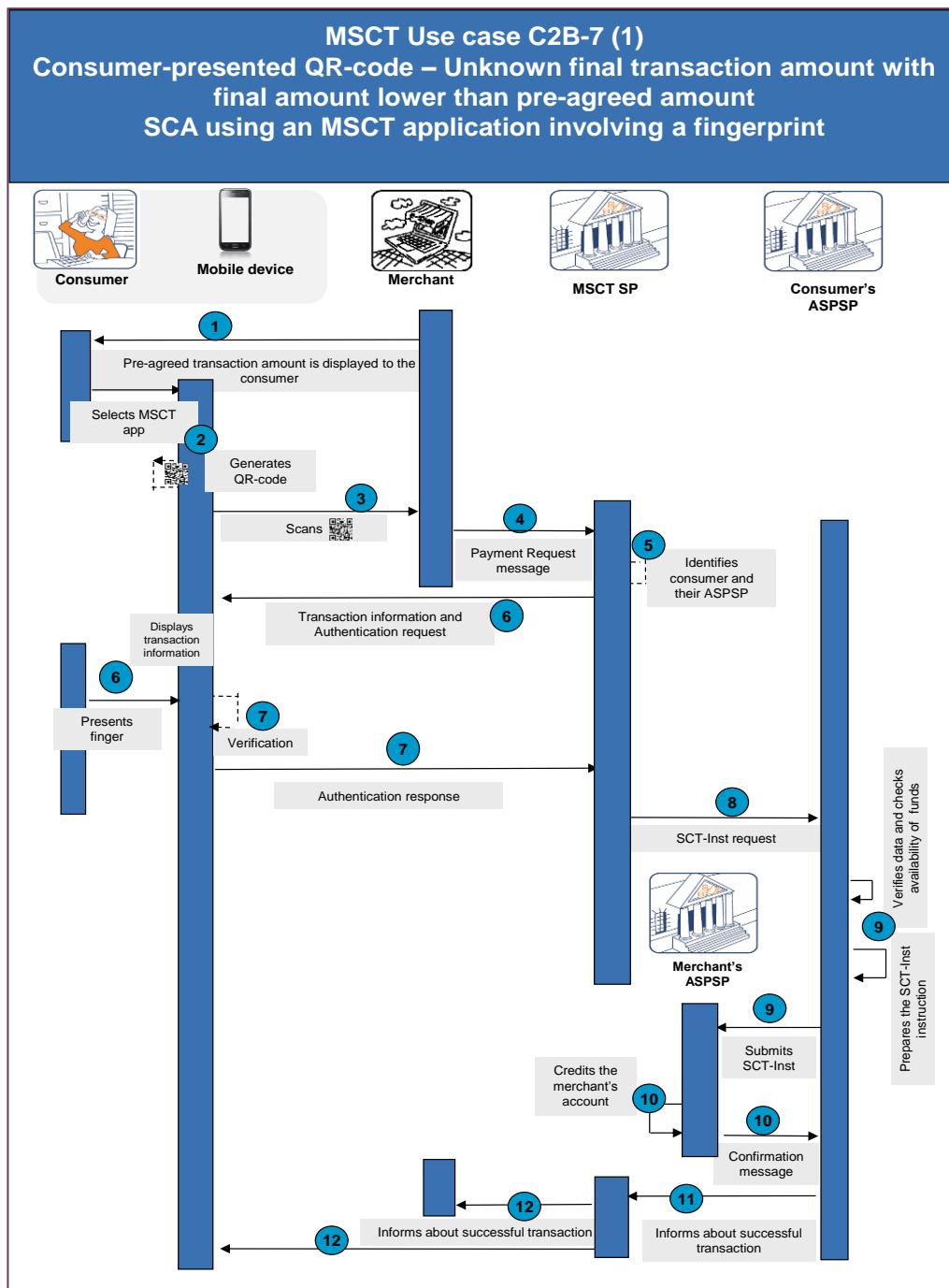
¹¹ This refers to the current MSCT solutions in the market.

¹² Note that also biometric methods may be used.



Furthermore, a strong customer authentication (see section 8.3 in MSCT IG) of the merchant on the repayment¹³ amount in accordance with the relevant PSD2 requirements is performed involving a code¹⁴ (see section 8.2 in MSCT IG). Note that for both authentications delegation needs to be given to the MSCT service provider by the respective ASPSPs.

Note that the transaction flow for the repayment (covering part of the original transaction amount) illustrated in this use case remains valid even if a repayment is done for a reimbursement of the full original transaction amount.



¹³ This is referenced as a “transfer back” in the SCT Instant rulebook (EPC004-16/2019 Version1.2).

¹⁴ Note that also biometric methods may be used.

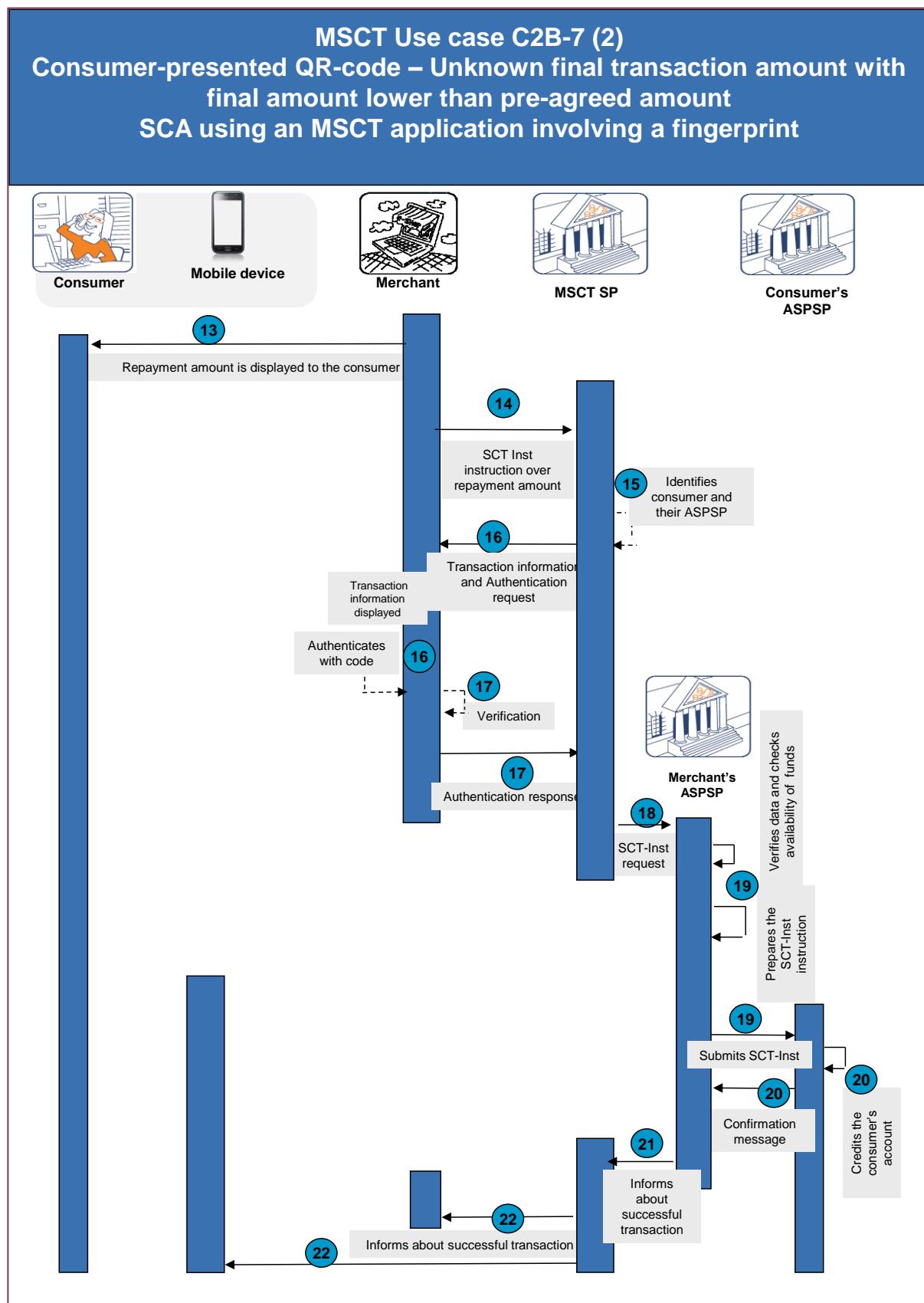


Figure 4: MSCT Use case C2B-7



In the figure above, the following steps are illustrated:

Step 0

- As a prerequisite, the consumer would need to subscribe to the MSCT Instant service and download a dedicated MSCT Instant application from the MSCT service provider on their mobile device.
- The consumer ASPSP delegates the authentication of the consumer to the MSCT service provider.
- The merchant also needs to be subscribed to the MSCT Instant service, e.g., through their ASPSP or the MSCT service provider directly and has downloaded dedicated software and has the appropriate equipment to scan QR-codes in their POI environment.
- The MSCT service provider is linked to the consumer ASPSP.
- During the payment transaction, a mobile internet connection by the consumer device is required.

Step 1

The merchant enters the pre-agreed transaction amount¹⁵ which is displayed on the POI.¹⁶

Step 2

- The consumer selects and opens the MSCT Instant application on their mobile device which possibly involves the entry of a password.
- A QR-code containing a token for the consumer is generated by the MSCT Instant application on the mobile device.

Step 3

The consumer presents the QR-code which is scanned by the merchant POI.

Step 4

The merchant retrieves the consumer token from the QR-code and sends a Payment Request message to their MSCT service provider, including the merchant name, IBAN_merchant¹⁷, merchant transaction identifier, the pre-agreed amount and the consumer token.

Step 5

The MSCT service provider identifies the consumer IBAN and ASPSP from the consumer token.

Step 6

- The MSCT service provider forwards the transaction information to the MSCT Instant app on the consumer mobile device.
- The MSCT Instant application pops-up a window with the transaction details including the merchant name/ IBAN_merchant and the pre-agreed transaction amount.

¹⁵ E.g. for car rental, hospitality,

¹⁶ The display of the transaction amount by the POI may happen after step 3, since the customer identification might have an impact on the final transaction amount.

¹⁷ Instead of the IBAN_merchant a proxy may be used.



- The consumer authenticates and confirms the transaction by presenting a fingerprint to the mobile device.

Step 7

Upon successful verification of the fingerprint by the mobile device, an authentication code is calculated by the MSCT application.

Step 8

The SCT Instant Instruction, including the merchant name, IBAN_merchant, the pre-agreed transaction amount, the merchant transaction identifier and the authentication code are transmitted to the consumer ASPSP via the MSCT service provider.

Step 9

- The consumer ASPSP checks the integrity of the SCT Instant Instruction and verifies the authentication code.
- The consumer ASPSP checks the availability of funds on the payer account.
- The consumer ASPSP prepares and submits the SCT Instant transaction over the pre-agreed amount to the merchant ASPSP.

Step 10

4. A confirmation message is returned from the merchant ASPSP to the consumer ASPSP.
5. The merchant ASPSP makes the funds available to the merchant.

Step 11

The consumer ASPSP sends a notification message to the MSCT service provider about the successful execution of the SCT Inst transaction over the pre-agreed amount.

Step 12

- The merchant is informed by the MSCT service provider that their account has been credited.
- The consumer is informed by the MSCT service provider in their MSCT app that the payment has been successfully executed and may optionally receive an e-receipt.

Step 13

- After offering the service, the final transaction amount is lower than the pre-agreed amount by the consumer.
- The merchant enters the repayment amount (i.e. difference between the pre-agreed amount and the final amount) on the POI which is displayed to the consumer, if present.

Step 14

The merchant POI sends an SCT Inst instruction to their MSCT service provider, including the merchant name, IBAN_merchant¹⁸, merchant transaction identifier, the repayment amount and the merchant transaction identifier of the original transaction.

¹⁸ Instead of the IBAN_merchant a proxy may be used.



Step 15

The MSCT service provider identifies the consumer name/IBAN and consumer ASPSP from the consumer token in the original transaction and the merchant ASPSP from the IBAN_merchant.

Step 16

- The MSCT service provider forwards the transaction information with a challenge to the merchant POI.
- The transaction information including the consumer name/IBAN and repayment amount are displayed to the merchant with a request for authentication¹⁹.
- The merchant authenticates (e.g. using a dedicated code) and confirms the transaction.

Step 17

Upon successful verification of the merchant, an authentication code is calculated and transmitted to the MSCT service provider.

Step 18

The SCT Instant Instruction including the consumer name, IBAN_consumer, the repayment amount and a transaction identifier with a flag indicating the successful authentication are transmitted from the MSCT service provider to the merchant ASPSP.

Step 19

- The merchant ASPSP checks the integrity of the SCT Instant Instruction.
- The merchant ASPSP checks the availability of funds for the final transaction amount on the merchant account.
- The merchant ASPSP prepares and submits the SCT Instant Transaction (on the repayment amount) to the consumer ASPSP.

Step 20

- A confirmation message is returned from the consumer ASPSP to the merchant ASPSP.
- The consumer ASPSP makes the funds available to the consumer.

Step 21

The merchant ASPSP sends a notification message to the MSCT service provider about the successful execution of the SCT Inst transaction.

Step 22

- The consumer is informed by the MSCT service provider that their account has been credited.
- The merchant is informed by the MSCT service provider that the payment has been successfully executed and may optionally receive an e-receipt.

¹⁹ This transaction may be exempted from SCA based on Articles 16 or 17 of the RTS.



Analysis MSCT Use case C2B-7	
Interoperability	The consumer and the merchant are subscribed to the same MSCT service while both the consumer ASPSP and the merchant ASPSP need to be linked to the MSCT service provider. For a truly “open” approach and a SEPA-wide interoperability, if the MSCT service provider of the consumer is different from the MSCT service provider of the merchant, a framework will need to be specified that interconnects the different MSCT service providers.
Challenges	<ul style="list-style-type: none"> • Standardisation of messages between MSCT service providers (e.g., Payment Request messages, Notification messages, ...). • Standardisation of the QR-code. • Security of the QR-code. • Authority to staff for repayment at merchant side. • How can the two transactions be linked? • How can the merchant link the two transactions? • How can the consumer link the two transactions? • The notification messages in steps 11 and 22 are not included in the SCT Instant scheme.

Table 2: Analysis MSCT Use case C2B-7

Notes:

- For virtual POIs, the MSCT use case will be similar except that the consumer token will need to be transferred to the merchant in a different way (e.g., entered manually by the consumer into the merchant website or payment page).
- The standardisation of the QR-code for consumer-presented data and the Payment Request messages have been addressed in EPC096-20v0.1.
- The interoperability of MSCTs based on consumer-presented data whereby different MSCT service providers are involved for the consumer and merchant has been addressed in EPC096-20v1.0.
- The security of QR-codes and the minimum data elements in the Notification messages will be addressed in the 2nd release of the MSCT IG (EPC269-19).

Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 277-21
Version 1.0
19 November 2021

Public



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1. Change request details

1.1 Description of the change request:

In relation with the ERPB report on transparency for retail payment end-users, the following attributes should be created in the SRTP scheme.

WHOM:

- Commercial trade name of the Intermediary Platform

WHERE:

- Place where the transaction took place (instead of the headquarter of the Payee)
- Commercial trade name as displayed on a website or the name of the online beneficiary's platform

WHEN:

- Date on which the transaction took place

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

1.3 Rationale for the change request:

In its November 2019 meeting, the ERPB agreed that volunteer members would prepare a proposal for refining the scope of the workstream on transparency for retail payments end-users, i.e. easy identification, from a consumer's bank statement or banking application, of to whom, where and when they made a payment. This decision is aligned with the position of the ERPB in favour of including the transparency topic in the biennial ERPB workplan initially established in November 2018.

The volunteer members presented their results to the ERPB in July 2020 with a recommendation to launch an ERPB working group to address the issue of transparency via recommendations to relevant market stakeholders. In this proposal, the volunteers recommended to the ERPB to create a working group that addresses enhanced transparency on beneficiary information for retail payments end-users, and that the working group delivers a comprehensive report with recommendations by June 2021.

The ERPB welcomed the work of the volunteer members and agreed that a working group should be established, with an interim report to be drafted for the November 2020 ERPB meeting. Therefore the "ERPB working group on transparency for retail payments end-users", was created and started its work in September 2020.

The interim report of the working group was published in November 2020.



First and foremost, the accuracy of each data element (the *whom*, *where* and *when*) is essential and should always correspond with the payment transaction details.

- Related to **whom** a payment was made, the essential recommendation is that all along the chain, the *commercial trade name* of the payee should be used, as this name is the most recognisable to the consumer. In special cases, when intermediaries are involved for facilitating the transaction or for processing the payment, it is recommended to use the *commercial trade names* of both the payee and the intermediary/-ies, with some additional elements helping for clarity of the concerned payment statement item.
- Related to the **where** element, the payment account statement should indicate the *actual, exact, geographical location* where the transaction took place instead of the payee's head office's location or the location of the processing entity. In case of online commerce, the commercial trade name displayed on the website, or the commercial trade name of the payee's online platform should be mentioned.
- Related to the **when** element, the payment account statement should clearly indicate the *date and time of the transaction* as it is known by the consumer.

For ensuring that these high-level recommendations are implemented, all actors being part of the payment chain - payees, payees' PSPs, processing entities, payment schemes and consumer PSPs - should be involved. They should make sure that the transaction data are of good quality and the underlying technical standards they use are able to collect and transmit the data the consumer needs and transmit these data with preservation of quality. It is also important that the implementation of the recommendations is planned and monitored.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes



1.6 Additional information

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1. Change request details

1.1 Description of the change request:

Alignment of all attribute numbers across all EPC rulebooks (including for SRTP)

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Replacement

1.3 Rationale for the change request:

Back in 2020, the Module 1 Scheme Management Board (SMB) approved the 2020 SEPA payment scheme rulebook change request about the alignment of the attribute (AT) numbers across all four payment scheme rulebooks. Even though it was part of the 2020 change management cycle, the SMB decided it will only enter into force in November 2023 (this change request was linked with the fate of the 2020 change request on the ISO version migration).

In the third phase of the 2022 change management cycle, it was agreed to also do an alignment with the OLO arrangement rulebook.

Given these developments, it appears that such AT alignment should be done as well with the ATs of the SRTP rulebook.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

No

In the SRTP scheme rulebook, only the attribute numbers will have to be updated.

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes, the attribute numbers will have to be updated.



1.6 Additional information

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1. Change request details

1.1 Description of the change request:

Possibility to send a Credit Note by an RTP message.

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Extension

1.3 Rationale for the change request:

To support B2B e-invoicing it should be possible to send credit notes in addition to normal invoices by the RTP messages. This feature would enable corporate Payers to net off invoices from the same Payee, utilize ERI option in payments (SCT) and to support automated reconciliation both at Payers' and Payees' end. Credit notes are often required for both Payees' and Payers' bookkeeping and automated processing (sending cancellations is not common practice in B2B). Credit note is sent after the original invoice is sent (as an RTP) and there is a reference in the credit note to link it to the previous invoice(s). There may not be any additional invoices from the same Payee to that Payer, but the credit note may be the last "invoice" in that commercial relationship.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes. The amount of the RTP message could be a negative amount (and/or specific indication for credit note in a separately defined element).

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes. The amount of the RTP message could be a negative amount (and/or specific indication for credit note in a separately defined element). It should be recommended to use structured remittance information when credit note is sent as an RTP message to enable automated reconciliation.



1.6 Additional information

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1. Change request details

1.1 Description of the change request:

RTP Mandates and automatically approval of subsequent RTPs

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition to the Rulebook

1.3 Rationale for the change request:

The inclusion of RTP mandates in Request-to-Pay will support RTPs where the Payer's RTP SP can accept RTPs on behalf of the Payer based on an electronic consent given by the Payer in the mandate. The Payer's RTP SP must ensure that the Request-to-Pay is according to the RTP mandate that was accepted by the Payer initially.

The purpose of the change is to support RTP based on mandates and standardise how the parties establish the RTP mandates using existing ISO 20022 message (pain.009-012) to support subsequent payments on a mandate by using RTPs. The RTPs based on mandates needs to support both regular and irregular requests and for fixed or variable amounts. This will support use of RTPs to automatically accept various types of memberships or subscription fees, bills based on consumptions like electricity and other types of use cases agreed between Payee and Payer.

How the actual payment instruction is initiated and how the payments are executed between Payer's RTP SP, and Payer's PSP belongs to the competitive space and shall not be included in the SRTP Rulebook.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):



Yes, the change will require new attributes and data sets to be included in the SRTP Rulebook. The functionality should be optional for each RTP SP to support.

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes, an optional attribute for the identification of a mandate in the pain.013 message and optional data sets to support exchange of mandate initiations, amendments and cancellations of mandates.

1.6 Additional information

This change is not important for version 3.0 of the Rulebook, but we want to get feedback from the EPC SRTP TF if such functionality could be part of the SRTP Scheme or not.

The SPAA (SEPA Payment Account Access) Scheme and the eventual implementation of other change requests like recurring payments in the SRTP Scheme may cover the needs we have in our community.

Template for Proposing a Change Request to the SEPA Request-to-Pay (SRTP) Scheme

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1. Change request details

1.1 Description of the change request:

As a payment guarantee can be requested in the RTP (AT-93), the payee and payer should have the possibility to indicate either (i) which party is expected to provide this payment guarantee service (Payee' RTP reference party, payee's RTP service provider, Payer's RTP Service provider, PISP,...) or/and (ii) which payment scheme rules will apply for the payment guarantee service. Therefore, the payee and the payer would be able to agree "ex-ante" the service level and the payment scheme rule to apply for delivering the payment guarantee service.

This additional service is an optional service for the payer and payee.

Note: The choice of payment service provider and scheme rule within the RTP may apply to other SRTP functionality and services.

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition optional data elements enhancing the request for payment guarantee (AT-93),

1.3 Rationale for the change request:

Provide additional functionality to the Payment guarantee service and appropriate service level

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes, additional data element



1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes, additional guidelines to be developed for payment guarantee. However, this will enable a larger adoption of the service and the clear and transparent service, facilitating the adoption of the SRTP

1.6 Additional information

Template for Proposing a Change Request to the SEPA Request-to-Pay (SRTP) Scheme

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1. Change request details

1.1 Description of the change request:

The payee and payer should have the possibility to agree on the purchase of goods and services without knowing the final amount due by the payer. The RTP rulebook shall support the functionality to request a pre-authorisation to (i) a specific payment service provider or/and (ii) to a specific payment scheme until the final payment amount is defined and paid. The payee and the payer would be able to agree “ex-ante” the service level and the payment scheme rule to apply for delivering the pre-authorisation payment service.

It is common that that payee delivers, and payer receives goods or services without knowing the final exact amount to be paid. A variation of +/- 15% of the price is commonly accepted in such use cases (food ordered via web sites, Petrol /EV charging) with the pre-authorised payment and the final payment. The duration of the pre-authorisation is limited over time.

Pre-authorisation of payment: A guarantee of payment whereby a different amount from the RTP amount will be actually paid. In agreement with the Payer and for a limited period of time, a maximum amount can be indicated in the RTP and guaranteed (or “preauthorised”), but on the basis of actual consumption of goods and services, a lower amount may be paid.

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition optional data elements enhancing the SRTP service

1.3 Rationale for the change request:

Provide additional functionality to the SRTP scheme to comply with market expectation and appropriate service level

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes, additional data element



1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes, additional guidelines to be developed for supporting the offering of pre-authorisation services by a payment scheme or party. However, this will enable a larger adoption of the service and the clear and transparent service, facilitating the adoption of the SRTP

1.6 Additional information

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19 November 2021

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Please submit change requests via e-mail to srtp@epc-cep.eu
by 25 February 2022 close of business

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Document and version number:	EPC014-20 v2.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
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1. Change request details

1.1 Description of the change request:

Revisit and reconsider the decision of CR#5 for SRTP 2.0

- # 5: Use of an Alias/Proxy instead of IBAN as the identifier of the Payee in the RTP message presented to the Payer – with an adjusted wording to:

Use of an Alias/Proxy in addition to IBAN as the identifier of the Payee in the RTP message presented to the Payer.

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

1.3 Rationale for the change request:

The CR for addition of alias for payees in the v 2.0 SRTP RB was deemed as out of scope of the Scheme and decided to be rejected.

Since that decision our perception is that new circumstances have occurred and the basis for the earlier decision no longer exist.

Primarily we connect that to the suggested addition of alias in the next SCT and SCT Inst Rulebooks which cover alias capability in the messages for both the payer and payee sides. In addition it clearly states the rules and responsibilities with regard to the payments. That will make the prerequisites and the delimitations for the responsibilities within the SRTP Scheme very clear. (See the suggested text in the Rulebooks to be decided in May below as a reference) It would be a clear benefit with regard to the added value for participants and their customers in SRTP Scheme to be able to add a dataset/attribute to be able to transport that additional alias data in the SRTP messages.

Text from the 2022 public consultation submission document for SEPA Credit Transfer.

2.6 # 11: Inclusion of Alias and Proxy as optional attributes

2.6.1 Description



This change request was made by the Nordic Payments Council.

The contributor suggests including an Alias and a Proxy as optional attributes in the SCT scheme in

- The Customer-to-PSP space via the dataset DS-01 Customer-to-PSP SEPA Credit Transfer Information;
- The inter-PSP space via the datasets DS-02 Inter-PSP Payment Dataset and DS-03 Reject or Return SEPA Credit Transfer;
- The PSP-to-Customer space via the dataset DS-04 PSP-to-Customer SEPA Credit Transfer Information.

The Alias and Proxy do not replace the IBAN but are an addition to the IBAN, at least for the inter- PSP payment dataset.

An Alias or Proxy can be used on the Originator side when the Originator uses an Alias or Proxy in relation to the Originator's account in the payment initiation, and on the Beneficiary's side using an Alias or Proxy to identify the Beneficiary's account instead of using an IBAN.

The change request describes in detail e.g., the current use of such Aliases and Proxies in the Nordic countries, the potential business benefits, and the impact for the Customer-to-PSP and the inter- PSP space.

2.6.2 SEMWG analysis and recommendation

The SEMWG suggests incorporating the change request into the scheme (**option b**) entering into effect as of November 2023 on the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the formal approval of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions). Under the SEPA Regulation, the Funds Transfer Regulation (FTR) and PSD2, the IBAN is the only relevant unique identifier of a payment account.

Furthermore, the PSPs should have an agreement with their customers in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. if it is to be used for the purpose to initiate the payment and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned.

The combined analysis of the SEPA Regulation (Article 5) and of the FTR (Article 4), clarifies that the basis for a payment transfer within the EEA remains the IBAN. An Alias/Proxy would constitute additional information to the unique identifier.

Nevertheless, pursuant to the provisions of Article 88 (5) PSD2, and as clarified by the EU Court of Justice, if a payment order is executed in accordance with an IBAN, provided by a payment service user (PSU), that does not correspond to the payee's name (or, in this case, Alias/Proxy)



indicated by that PSU, the PSPs involved in the transaction will still only remain liable for the execution of a payment made in accordance with the IBAN.

Accordingly, the law generally does not prevent the possibility that an IBAN is accompanied by/paired with an Alias/Proxy, as long as the Alias/Proxy does not substitute the IBAN as unique identifier for the payment transfer and provided that the possibility to use such Alias/Proxy is given in a way that does not create liability shifts under Article 88, PSD2.

2.6.3 Rulebook impact

If this change request is supported, this will impact the rulebook, the Customer-to-PSP and the inter- PSP implementation guidelines.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes – but how to be investigated.

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes – but how to be investigated

1.6 Additional information

Even if there are a number of subjects with a higher pressure to be finalised in version 3.0 and the detailing of this CR might not be possible due to time restraints it will still be an advantage to have it as an open CR TBC.

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Your reference:	
Document and version number:	EPC014-20 v2.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
Request Date:	25 February 2022
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1. Change request details

1.1 Description of the change request:

The change request is to enable SRTP Service Providers to utilise the transactional assets that are currently being defined by the SPAA scheme such as 'premium' one-off payment, future dated payment and SPAA recurring payment (the latter is similar to instalments – for which the SRTP has already received a change request - but with further features).

Further information on the aforementioned instruments can be obtained from the latest draft version of the SPAA scheme rulebook. It is to be noted that a public consultation on a draft version of the SPAA scheme rulebook is expected to be launched by the end of May 2022 (subject to Board approval).

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

It is an extension of the SRTP scheme.

1.3 Rationale for the change request:

To create further added value for those being in both schemes, realise synergies between the two and to avoid redundancies.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes, the impact will be on the data exchange between the actors (potentially the aforementioned instruments can be included in an 'envelope')

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes, on the SRTP implementation guidelines as well on the SRTP APIs.



1.6 Additional information

None for the time being.

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1. Change request details

1.1 Description of the change request:

The RTP Task Force proposes to review the Trust & Security Framework as it should be updated regularly.

1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Replacement

1.3 Rationale for the change request:

The RTP Task Force believes that the Trust & Security Framework should be updated regularly.

1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes

1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes

1.6 Additional information