



Clarification Paper

On SEPA Request-To-Pay Scheme Rulebook

EPC216-20 / Version 2.0 / Date issued: 18 May 2022

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Payments Council

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0. Document information

0.1 Change history

Issue number	Dated	Reason for revision
V1.0	5 February 2021	EPC Board approval.
V2.0	18 May 2022	Revisions based on the version v2.0 of the SRTP scheme rulebook as approved by the EPC Board.

0.2 Purpose of the document

The purpose of this document is to provide guidance and, where feasible, recommendations to the SEPA Request-to-Pay (SRTP) scheme participants on matters that are not as such described in the SRTP scheme rulebook v2.0. This is however a living document which will be updated from time to time by the EPC once new questions and issues arise that need further clarification.

With this additional clarification, the EPC aims to avoid a fragmented approach in the way the SRTP scheme rulebook is implemented.

1. Clarification topics

1.1 RTP use cases

The use cases involving RTP can be categorised by multiple criteria, depending on the perspectives the analysis is focused on. These criteria and the related specific use cases covered are:

- Type of possible use cases: physical commerce, online commerce, Person-to-Person, e-invoicing, collection of taxes or levies.
- Segments: , Business-to-Customer (B2C), Business-to-Business (B2B), Person-to-Person (P2P), Government-to-Customer (G2C), Government-to-Business (G2B).
- Payment instrument used after the RTP, if any: SCT, SCT Inst, High Value Payment, other type of credit transfers.
- Timing related criteria: acceptance and payment time: immediate (“now”) or deferred (“later”) (see section 1.2 for further details).
- Special conditions or functions (for example anticipated payment, payment of different amount, etc.).

The below table provides a non-exhaustive overview of possible RTP use cases which are based on the RTP MSG specifications¹ document:

Use-case identifier	Description
RTP-B2C-1: RTP at physical POI followed by an instant payment	A retail merchant presents an RTP to a consumer for a retail commerce transaction at a physical point of interaction (POI). The RTP is accepted by the consumer and followed by a payment via an instant credit transfer for immediate delivery of purchased goods.

¹ RTP specifications for a standardisation framework (RTP MSG 005-19)



<p>RTP-B2C-2: RTP at remote POI with the immediate acceptance or refusal of the RTP</p>	<p>An online merchant presents an RTP to a consumer for an e-commerce transaction at a remote POI. The Payer immediately decides to accept or refuse the RTP and the merchant is immediately informed about the decision of the Payer. The RTP can be followed by a credit transfer.</p>
<p>RTP-B2C-4: RTP at remote POI with payment at a later time</p>	<p>An online merchant presents an RTP to a consumer for an e-commerce transaction at a remote POI. The consumer accepts the RTP and chooses to pay at a later date.</p>
<p>RTP-B2C-5: RTP with requesting a guarantee of payment based on an arrangement made outside SRTP scheme (for payment at a later time)</p>	<p>A physical or online merchant presents an RTP to a consumer with a request for a guarantee of payment. Based on the acceptance of the RTP and following the confirmation of the guarantee, the merchant has got the commitment of the guarantee issuer that the payment will occur at the requested execution date. See further details in section 1.3</p>
<p>RTP-B2C-6: RTP for ‘pre- authorisation’ with guarantee of payment based on arrangement made outside SRTP scheme</p>	<p>A physical or online merchant presents an RTP to a consumer with a maximum amount ‘pre-authorized’. The final amount paid may vary depending on the actual level of consumption of the goods and services purchased (‘pre-authorization’ service). If the RTP is accepted, the payment is ‘guaranteed’ and the merchant has got the commitment of the guarantee issuer that the amount corresponding to the underlying transaction will be paid.</p> <p>(Note: ‘pre-authorization’ is a topic that is expected to be covered in a future release of the SRTP rulebook)</p> <p>Typical use case examples include: filling up your car at a petrol station, getting a quotation for example in relation to plumbing work or a request for a deposit when booking a hotel room.</p>
<p>RTP – B2C-7: RTP at remote POI when the Payer does not yet have a RTP service</p>	<p>Possible illustrative example:</p> <p>An online merchant decides to use SRTP for its capabilities and the ease of use it brings, instead of having to handle several kinds of payments. An unidentified consumer does some purchase. At the check-out phase, the merchant must ask the consumer for his SRTP details in order to proceed sending the RTP.</p> <p>When this consumer does not already have a SRTP Service, the merchant may have a partnership with a SRTP SP to offer “Guest RTP” to that consumer. .</p> <p>When this option is chosen, the merchant’s SRTP SP sends the RTP to the “Guest RTP” Service Provider. Once received the “Guest RTP” SP extracts relevant information from the RTP (e.g., amount, preferred SCT method, etc...) and transforms the initial RTP in a pure request for payment initiation. At this point, if not already provided, complementary information may be gathered for the payment part (e.g., PSP of the Payer, IBAN, etc...). The request for payment initiation is directly presented to the Payer so that it can be initiated with a smooth Customer Journey minimising the number to steps and clicks. This type of Customer Journey can be used by any type of SRTP SP.</p> <p>On the second step, once the payment is made the “Guest RTP” SP automatically responds to the initial RTP with an accept/refuse status depending on the outcome of the request for payment initiation, agreed or not by the payer.</p>



	<p>Contractual conditions of the “Guest RTP” service can easily be merged with the contractual conditions of the merchant or with that of PISP service without requiring an additional step for the Payer.</p> <p>The merchant has to be aware that with this arrangement, some options (e.g., Accept later, essential URLs) are not available, but at least it allows a graceful fall-back solution to a simple payment in case of not already well enrolled Payer, which is what matters most for the merchant. Accept later would not be possible because it is a temporary service for the time of a one-off payment. Showing essential URLs would complexify the straightforward customer journey, hence might not be an option commonly offered by Guest RTP Service Providers.</p>
RTP-P2P-1: P2P RTP followed by acceptance or refusal of the RTP	A person (Payee) asks an amount of money from another person (Payer) (“person-to-person”) by sending an RTP. The Payer consults the RTP and accepts or refuses it. The Payee can be informed about the positive or negative answer from the Payer.
RTP-EIPP-1: RTP for B2C E-invoicing with immediate payment	A supplier (Payee) presents to a consumer (Payer) an RTP (with an attachment, URL, ..., referring to an underlined transaction). The delivery of the underlying service or goods is decoupled from this presentment. If the consumer accepts the RTP and pays immediately with a credit transfer the Payee can reconcile its accounting at the receipt of funds.
RTP-EIPP-2: RTP for B2C E-invoicing with deferred payment	A supplier (Payee) presents to a consumer (Payer) an RTP encapsulating an e-invoice. The delivery of the underlying service or goods is decoupled from this presentment. The consumer accepts the RTP and can pay at a later payment date.
RTP-EIPP-3: RTP for B2C E-invoicing with a request for payment guarantee	A supplier (Payee) presents to a consumer (Payer) an RTP encapsulating an e-invoice. In addition to the characteristics of the other electronic invoice presentment and payment (EIPP)-related use cases, the supplier may request a guarantee of payment. See further details in section 1.3
RTP-EIPP-4: RTP for B2B E-invoicing	A supplier (Payee) presents an RTP to a business customer (Payer). The delivery of goods and services is decoupled from the presentation of the RTP and the payment may be executed later by the Payer. For example, B2B specific functions can be performed on the Payer side such as partial payment, forwarding the RTP to another party for financing purposes, making one payment grouping several RTP together etc. (Note: the aforementioned specific functions are expected to be included in a future release of the SRTP rulebook).

1.2 Accept now/later & Pay now/later

‘Accept now/later’, refers to the short or long period of time offered by the Payee to the Payer in relation to the acceptance of an RTP. Likewise, ‘Pay now/later’ refers to the fact whether the Payee is asking for the payment to be initiated immediately after the acceptance of the RTP versus at a later time (after the acceptance of the RTP).

Several use-cases that combine the concepts of Accept now/later and Pay now/later are described in Annex I.



Also, the following general principles should be taken into consideration:

- Acceptance of the RTP should precede the triggering of the corresponding payment.
- The Requested Execution Date/Time of the payment to be initiated (Attribute AT-07²) is rather an “expected” date (and can hence not be interpreted as an “at the very latest” payment date), as the payment can be initiated after the Requested Execution Date/Time for example if the Payer accepts the RTP after the Requested Execution Date/Time and before the Expiry Date/Time.
- If the payment initiation needs to be triggered immediately after RTP acceptance (see Annex I – e.g., use-case 4), then the Requested Execution Date/Time (AT-07) should be a couple of seconds later than the initiation date and time of the RTP.
- The payment initiation date/time will depend on i) the date/time requested in the RTP by the Payee and ii) the RTP acceptance by the Payer before the Expiry Date/Time:
 - Either the acceptance happens before this Requested Execution Date/Time then:
 - in case AT-66 ‘Payee’s payment conditions’ is offered by the Payee (i.e. earlier payment date) the payment initiation date/time is earlier or equal to the Requested Execution Date/time.
 - In case AT-66 Payee’s payment conditions is not offered by the Payee, the payment initiation date/time should be equal to the Requested Execution Date/Time.
Note: the Requested Execution Date/Time can fall before or after the Expiry Date/Time.
 - Or, if the acceptance happens after the Requested Execution Date/Time, then the payment initiation date/time is equal to the “acceptance date/time” of the RTP.

1.3 Features covered in the second release of the SRTP scheme rulebook

The second release of the SRTP scheme rulebook foresees among other, the following features³:

- A Payee may allow the Payer to pay before the Requested Execution Date/Time (AT-07) and/or pay an amount different to the RTP amount via AT-66 ‘Payee’s payment conditions’ (also see item 1.2). When the Payer wants to make use of one or both of these options, the Payer must specify in its positive response to the RTP the new payment date (AT-67 ‘Payment date (as decided by the Payer)’) and/or the different amount (AT-68 ‘Accepted amount (as decided by the Payer)’) the Payer accepts to pay.
- In addition, a Payer can decide - when accepting an RTP - to use in its response a payment date/time (AT-67) that falls after the Requested Execution Date/Time (AT-07), only in case the Payer accepts the RTP after the Requested Execution Date/Time and before the Expiry Date/Time (AT-77) (as the RTP becomes void after the Expiry Date/Time). In this case the payment date/time (AT-67) is equal to the date/time of the RTP acceptance by the Payer.
- Request for payment guarantee based on an arrangement made outside the SRTP scheme
The SRTP scheme is not a payment scheme but a messaging scheme and can only be used to transmit the information that the Payee requests a payment guarantee and the response of the Payer. It does not consist in the payment guarantee itself.
The payment guarantee is the outcome of a contract between the Payer and any entity providing such a guarantee. This arrangement is not covered by the SRTP scheme.
Such a request can result from a prior agreement between the Payee and the Payer (for the ‘Accept Now’ use cases for example).
The Payee can request a payment guarantee via the ‘Request for payment guarantee’ attribute (AT-93). In this case, the Payer should indicate its response in the ‘Response to the request for payment

² Attributes as described in the rulebook.

³ Please refer to Annex IV of the SRTP scheme rulebook for the complete list of changes.



guarantee' (AT-96). If the Payer accepts it, then the identifier of the payment guarantee provider should also be provided in attribute AT-95.

The payment guarantee can be provided by entities like PSPs (Payer or Payee), factoring company, insurance company, etc...

- Enclosed URL link

To complement an RTP, the Payee can include a URL link in the RTP message if this option is supported by its RTP Service Provider.

However, if the Payee's and/or the Payer's SRTP Service Providers offer this option, in some situation e.g., if a security issue is suspected, they can discard the URL.

Aside from this, as part of their commercial relationship with their clients, the RTP Service Providers can bilaterally decide on the way the URL links should be handled.

However, if the Payee believes that the information provided through the URL link is essential to ensure a proper information to the Payer, he should set the required URL flag (AT-94). This means that the URL must be presented up to the Payer. If this is not possible, then and only in this case, the reject reason code 'URL not supported' (in the attribute AT-R3) must be used.

1.4 Deadline of a Request for Cancellation of an RTP

Version 2.0 of the SRTP rulebook stipulates that a Request for Cancellation (RfC) can be initiated by the Payee or by the Payee's RTP Service Provider until the Expiry Date/Time of the RTP (AT-77).

If the RfC is sent after the Expiry Date/Time, the Payer's RTP Service Provider sends a negative response through the Payee's RTP Service Provider up to the Payee. The RTP has become void and cannot be cancelled anymore, or cannot be found.

1.5 Deadline of a Request for status update on an RTP or RfC

Version 2.0 of the SRTP rulebook stipulates that the Payee and Payee's RTP Service Provider can send a Request for Status update on an RTP or RfC until the Expiry Date/Time of the RTP (AT-77) if no reply was received.

If the Request for Status Update is sent after the Expiry Date/Time, the Payer's RTP Service Provider sends a negative response through the Payee's RTP Service Provider up to the Payee. The RTP has become void and cannot be inquired anymore, or cannot be found.

1.6 Service offerings

A Payer's RTP Service Provider that performs an additional check to confirm that a Payee can be trusted (e.g., by checking a directory) could offer this as an added value service to its customers.

A Payer should hence always check the data included in a received RTP unless use was made of such a value-added service offered by its RTP Service Provider. This topic will be further discussed for a future release.

1.7 Scheme rules for alternative models

Version 2.0 of the SRTP rulebook – in line with the November 2019 RTP MSG report endorsed by the ERPB – focuses on a generic 4-corner model, as the most complete and complex one that can be applied to basic use cases in physical or online retail commerce, P2P, or EIPP transactions. However, the SRTP Rulebook (Section 1.4) explicitly leaves open the possibility to simplify the 4-corner model e.g., to a 3-corner or 2-corner model (depending on market needs) but without describing how exactly these alternative models would function.

Also, in section 3.2 of version 2.0 of the SRTP rulebook, it is stipulated that "each Participant needs to achieve full reachability for the Scheme. To this extent, each Participant shall have in place technical arrangements that enable the Participant to send and/or receive RTPs to and/or from any other Participant in accordance with the rules of the Scheme." An SRTP scheme participant which complies with the



reachability and interoperability requirements could however for some transactions be the RTP service provider of both the Payee and Payer. In such a scenario, we can speak of a 3-corner model whereby the RTP Service Provider will need to respect the rules of the SRTP scheme for the parts that are relevant for such a 3-corner model approach i.e., the RTP Service Provider needs to respect the rules related to the role of Payer's RTP Service Provider as well as Payee's RTP Service Provider.

Finally, as stated in section 1.1, the Rulebook is channel agnostic from a transmission perspective and hence can only provide examples on how an RTP can be transmitted (e.g., via messaging applications, dedicated APIs, etc.).

1.8 Currency agnosticism

RTP related messages can be denominated in any official currency from a SEPA geographical area country (as listed in the EPC List of SEPA Scheme Countries⁴). However, the use of a currency other than euro is optional and subject to a prior agreement between the Payee and the Payer. The amount must be expressed in a currency accepted by the payment instrument used, and depending on this payment instrument, the chosen currency and/or the amount could be limited.

This means that the SRTP scheme is multi-currency, but RTP related messages are always mono currency. The SRTP scheme only covers the transmission of the information about the desired currency. As a consequence, the currency used in a potential related payment initiation, the currency of the accounts and the foreign exchange are out of the scope of this scheme.

Any actor of the scheme must accept Euro and may reject or refuse a RTP message if it is denominated in another currency.

1.9 Payer's enrolment

As part of its obligations described in section 3.6.2 of the SRTP scheme rulebook, the Payer RTP Service Provider should identify its customers where possible and applicable. For some use cases (e.g., RTP-B2C-7), where the Payer is enrolled only for a one-off transaction, the identification of the Payer may not be possible or applicable.

1.10 AT-89 Placeholder for Charges

As the description of this attribute already suggests, it is purely a 'placeholder' for charges and each RTP Service Provider that is providing an RTP service under the rules of the Scheme is left entirely free to decide if and how to use this placeholder. It should also be noted that the charges related to an RTP exchange are to be considered separate from the charges related to the subsequent payment, to which the relevant provisions of PSD2 apply.

Moreover, AT-89 can be used in the different datasets independently meaning that when AT-89 is provided in the inter-RTP Service Provider space (DS-02) it does not mean that the same charge should be repeated in the next step to the Payer (DS-03). The Payer's RTP Service Provider can however itself decide to include charges in the RTP that is sent to the Payer. As a result, AT-89 is always an optional attribute.

1.11 Positive functional confirmation

Following a successful validation, the Payer's RTP Service Provider confirms to the Payee's RTP Service Provider that the RTP has been received and can be processed further.

This step is only mandatory in case the Payee or Payee's RTP Service Provider has requested this functional positive confirmation message (via attribute AT-91 'Flag for positive functional confirmation message' in the pain.013 message). In all other cases, the sending of such a confirmation is optional.

⁴ EPC list of SEPA scheme countries: <https://www.europeanpaymentscouncil.eu/document-library/other/epc-list-sepa-scheme-countries>



To give priority to a quick and smooth treatment of the RTP, in case of “accept now/pay now” or “accept now/pay later” scenarios, the usage of a functional positive confirmation is not recommended.

1.12 Errata topics – Usage of Remittance Information

In the SRTP scheme Implementation Guidelines v2.0, the usage of AT-05 ‘RTP Remittance Information to be inserted in the payment’ and AT-41 ‘Payee’s end-to-end reference of the RTP’ in Remittance information must be modified to match the attributes descriptions mentioned in the SRTP scheme rulebook V2.0.

The usage of AT-05 ‘RTP Remittance Information to be inserted in the payment’ and AT-41 ‘Payee’s end-to-end reference of the RTP’ in Remittance information is the following:

The Payee may insert in the RTP message two types of remittance information⁵ for two different purposes:

- **For the Payee:** This is the RTP Remittance Information to be inserted in the payment (AT-05), i.e., the remittance information that the Payee requests the Payer to insert in the payment message to allow to reconcile the payment with the RTP. Attribute AT-05 can be populated either under unstructured remittance information (and may also contain AT-41) or under structured remittance information.

Moreover, to ensure adequate reconciliation, AT-41 ‘Payee’s end-to-end reference of the RTP’ may be embedded in AT-05. The reason being that there is currently no appropriate element in the ISO 20022⁶ payment message to transport attribute AT-41 as such, if AT-41 has to be transported in the payment. Consequently, in order to be transportable in the payment, AT-41 must be populated by the Payee in the remittance information element of the ISO message pain.013 (Creditor Payment Activation Request) under unstructured remittance information in a first occurrence, embedded in AT-05. In such case, the Payee must ensure that the sum of the length of attributes AT-41 and AT-05, as per the SRTP Implementation Guidelines specifications, does not exceed a total of 140 characters.

It is up to the Payee to decide on which information the reconciliation will be performed.

- **For the Payer:** RTP remittance information for the Payer (AT-87), i.e., the remittance information passed on by the Payee to the Payer to allow the latter to unambiguously understand the reason behind the RTP. This remittance information is only intended for the Payer and is not to be included in the payment message. Attribute AT-87 can be populated in an occurrence of the unstructured remittance information.

⁵ ISO definition of Remittance Information: “Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.”

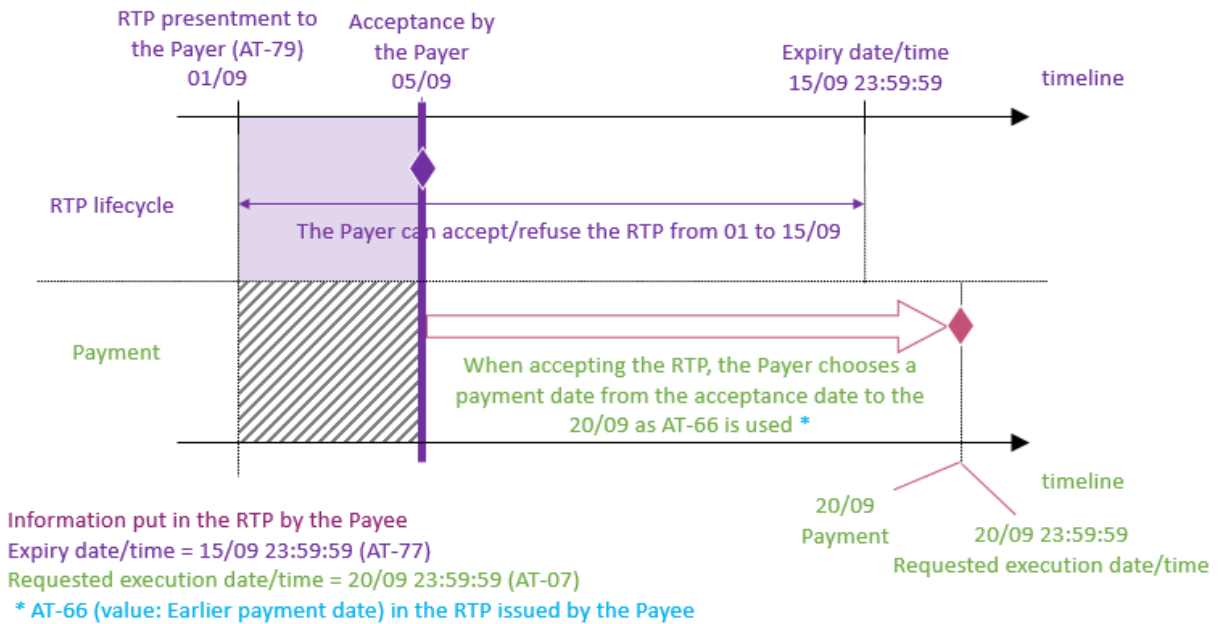
⁶ <https://www.iso20022.org/>



2. Annex I: Use cases Accept now/later & Pay now/later

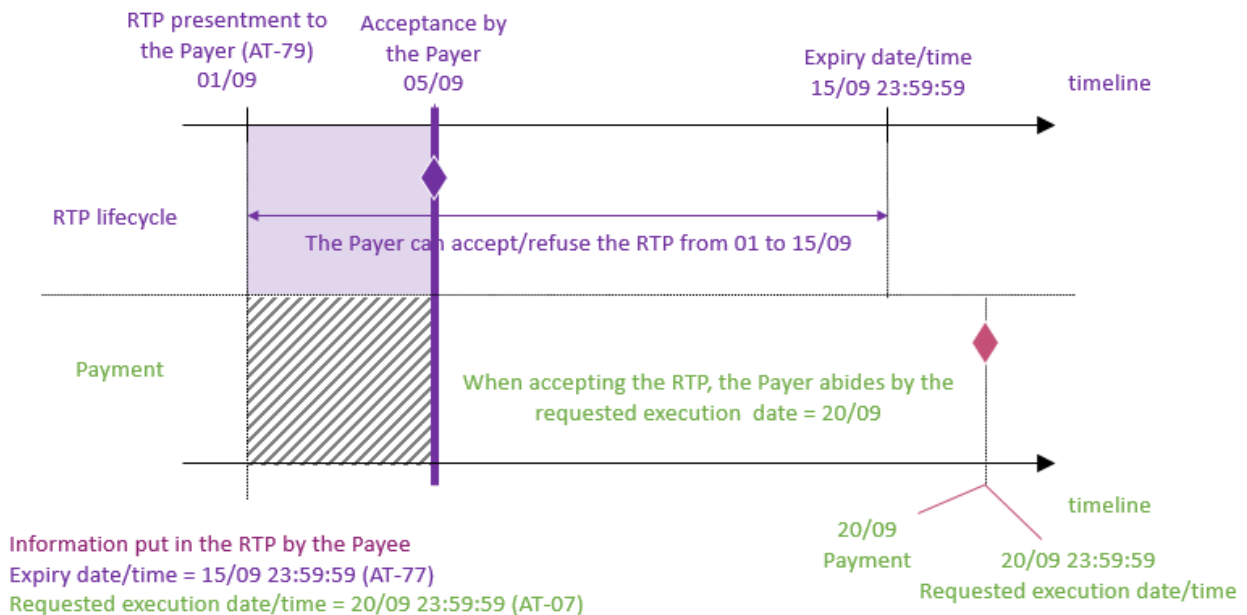
Use case 1 'Accept later & Pay later' :

The Payee offers the Payer the possibility to accept the RTP up to the 15 September 23:59:59 (AT-77 Expiry Date/Time of the RTP) at the latest and wishes to be paid on 20 September 23:59:59 (AT-07 - Requested Execution Date/Time of the payment to be initiated). The initiation of the RTP is 01 September and transmitted to the Payer immediately (AT-79 Date and Time Stamp of the RTP).



Use case 1 bis 'Accept later & Pay later':

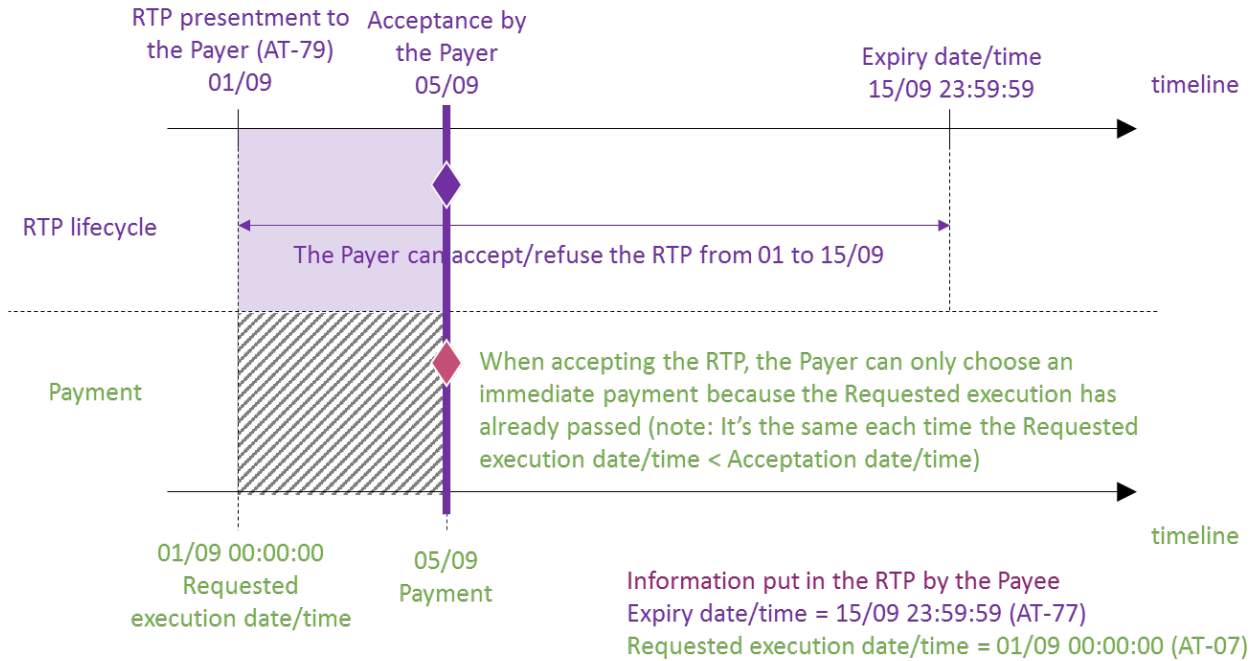
The Payee offers the Payer the possibility to accept the RTP up to the 15 September 23:59:59 (AT-77) at the latest and wishes to be paid on 20 September 23:59:59 (AT-07). The initiation of the RTP is 01 September and transmitted to the Payer immediately (AT-79).





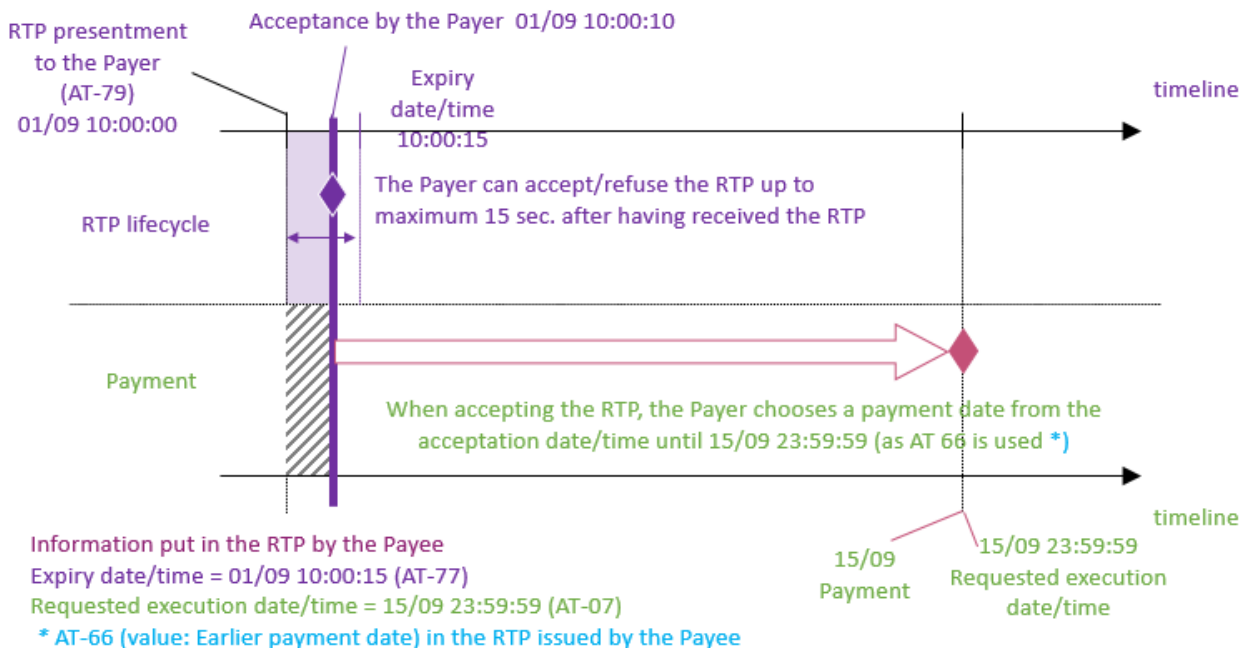
Use case 2 ‘Accept later & Pay now’:

The Payee offers the Payer the possibility to accept the RTP up to the 15 September 23:59:59 (AT-77) at the latest and wishes to be paid as soon as possible after acceptance. The initiation of the RTP is 01 September and transmitted to the Payer immediately (AT-79).



Use case 3 ‘Accept now & Pay later’:

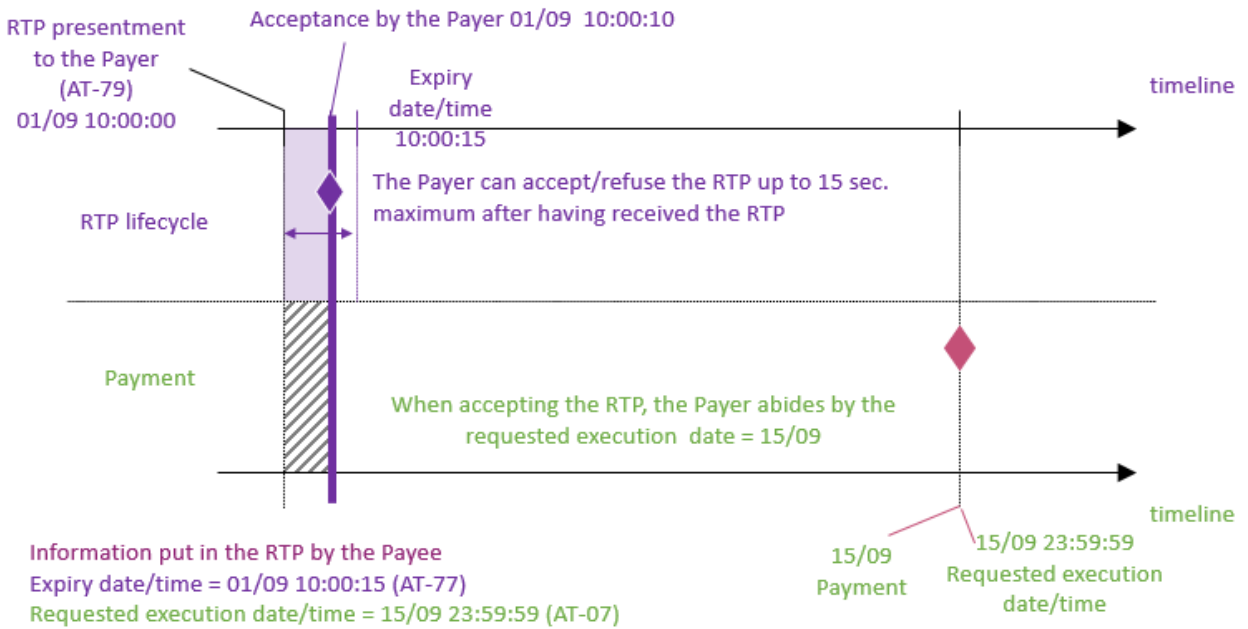
The Payee offers the Payer the possibility to accept the RTP up to the 1 September 10:00:15 (AT-77) at the latest and wishes to be paid at the latest on 15 September 23:59:59 (AT-07). The initiation of the RTP is 01 September and transmitted to the Payer immediately (AT-79).





Use case 3 bis ‘Accept now & Pay later’:

The Payee offers the Payer the possibility to accept the RTP up to the 1 September 10:00:15 (AT-77) at the latest and wishes to be paid at the latest on 15 September 23:59:59 (AT-07). The initiation of the RTP is 01 September and transmitted to the Payer immediately (AT-79).



Use case 4 ‘Accept now & Pay now’:

The Payee offers the Payer the possibility to accept RTP up to the 1 September 10:00:15 (AT-77) at the latest and wishes to be paid ASAP after acceptance. The initiation of the RTP is 01 September and transmitted to the Payer immediately (AT-79).

