



Clarification Paper

On SEPA Request-To-Pay Scheme Rulebook

EPC216-20 / Version 3.0 / Date issued: 31 May 2023

Public

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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.
V3.0	23 May 2023	Revisions based on the version v3.1 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 v3.1. 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 SRTP use cases

The use cases involving SRTP 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 SRTP, 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 2.1 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 SRTP use cases which were initially based on the RTP MSG specifications¹ document, but were refined based on the SRTP scheme rulebook’s evolutions:

Nota Bene: All the SRTP use cases presented in the below table are agnostic of the way to initiate the payment, which is outside the scope of the SRTP scheme.

The Payer’s SRTP Service Providers are free to offer to the Payer any value-added service to initiate and execute a payment following/combined with the acceptance of the SRTP by this Payer, such as with a

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



simple and smooth customer journey for the Payer (“one click” concept = acceptance/initiation/execution). As an example, when the Payer’s SRTP Service Provider is an ASPSP/PISP or has an agreement with an ASPSP/PISP, the Payer’s SRTP Service Provider may decide to convert the SRTP into a payment initiation intended for the Payer. When the payment initiation is validated/rejected by the Payer, the SRTP Service Provider may convert this validation/rejection into an SRTP acceptance/refusal and send it back to the Payee’s SRTP Service Provider.

Use-case identifier	Description
RTP-B2C-1: SRTP at physical POI followed by an instant payment	A retail merchant presents an SRTP to a consumer for a retail commerce transaction at a physical point of interaction (POI). The SRTP is accepted by the consumer and followed by a payment via an instant credit transfer for immediate delivery of purchased goods.
RTP-B2C-2: SRTP at remote POI with the immediate acceptance or refusal of the SRTP	An online merchant presents an SRTP to a consumer for an e-commerce transaction at a remote POI. The Payer immediately decides to accept or refuse the SRTP, and the merchant is immediately informed about the decision of the Payer. The SRTP can be followed by a credit transfer.
RTP-B2C-4: SRTP at remote POI with payment at a later time	An online merchant at remote POI presents an SRTP to a consumer with a requested execution date in the future. The consumer accepts the SRTP and pays at a later date.
RTP-B2C-5: SRTP with requesting a guarantee of payment based on an arrangement made outside SRTP scheme (for payment at a later time)	A physical or online merchant presents an SRTP to a consumer with a request for a guarantee of payment. Based on the acceptance of the SRTP and following the confirmation of the guarantee, the merchant has got the commitment of the guarantee’s issuer that the payment will occur at the requested execution date. See further details in section 2.3
RTP-B2C-6: SRTP for ‘pre-authorisation’ with guarantee of payment based on arrangement made outside SRTP scheme	A physical or online merchant presents an SRTP to a consumer with a maximum amount ‘pre-authorised’. The final amount paid may vary depending on the actual level of consumption of the goods and services purchased (‘pre-authorisation’ service). If the SRTP 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. (Note: ‘pre-authorisation’ is a topic that is expected to be covered in a future release of the SRTP rulebook) 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.
RTP – B2C-7: SRTP at remote POI when the Payer does not yet have an SRTP service	A merchant would like to send an SRTP to a customer that does not yet have an SRTP service. The merchant has a partnership with a « Guest SRTP » Service Provider (also participant of the scheme) which can be its own SRTP Service Provider or another one, to offer a « one-off » SRTP service to the Payer. For smooth functioning, the Guest SRTP Service Provider should be able to offer payment initiation service according to PSD2 regulation. In this use case, the « Guest SRTP » Service Provider does a short-lived enrolment of the Payer, provides the Payer’s “Guest SRTP” address to the Payee, receives the SRTP sent by the Payee to the Payer, and may get



	<p>complementary information for the payment initiation (e.g., PSP of the Payer, IBAN, etc....). After the response from the Payer, the Payer is unenrolled by this « Guest SRTP » Service Provider.</p> <p>Nota Bene:</p> <ul style="list-style-type: none"> - This use case is a one-off use case. - The merchant must be aware that with this arrangement, some options might not be feasible because the SRTP might not be presented to the Payer. <p>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 SRTP Service Providers.</p>
<p>RTP-P2P-1: P2P SRTP followed by acceptance or refusal of the SRTP</p>	<p>A person (Payee) asks an amount of money from another person (Payer) (“person-to-person”) by sending an SRTP. The Payer consults the SRTP and accepts or refuses it. The Payee can be informed about the positive or negative answer from the Payer.</p>
<p>RTP-EIPP-1: SRTP for B2C E-invoicing with immediate payment</p>	<p>A supplier (Payee) presents to a consumer (Payer) an SRTP (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 SRTP and pays immediately with a credit transfer the Payee can reconcile its accounting at the receipt of funds.</p>
<p>RTP-EIPP-2: RTP for B2C E-invoicing with deferred payment</p>	<p>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.</p>
<p>RTP-EIPP-3: SRTP for B2C E-invoicing with a request for payment guarantee</p>	<p>A supplier (Payee) presents to a consumer (Payer) an SRTP 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 2.3</p>
<p>RTP-EIPP-4: SRTP for B2B E-invoicing</p>	<p>A supplier (Payee) presents an SRTP to a business customer (Payer). The delivery of goods and services is decoupled from the presentation of the SRTP, 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 SRTP to another party for financing purposes, making one payment grouping several SRTP together etc. (Note: the aforementioned specific functions are expected to be included in a future release of the SRTP rulebook).</p>



2 Clarification topics

2.1 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 SRTP. 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 SRTP versus at a later time (after the acceptance of the SRTP).

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 by the Payer should precede the triggering of the corresponding payment.
- The Requested Execution Date/Time of the payment to be initiated (Attribute AT-T013²) 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 SRTP after the Requested Execution Date/Time and before the Expiry Date/Time.
- If the payment initiation needs to be triggered immediately after SRTP acceptance (see Annex I – e.g., use-case 4), then the Requested Execution Date/Time (AT-T013) should be a couple of seconds later than the initiation date and time of the SRTP.
- The payment initiation date/time will depend on i) the date/time requested in the SRTP by the Payee and ii) the SRTP acceptance by the Payer before the Expiry Date/Time:
 - Either the acceptance happens before this Requested Execution Date/Time then:
 - in case AT-S004 '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-S004 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 SRTP.

2.2 Payer's options

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-T013) and/or pay an amount different to the SRTP amount via AT-S004 'Payee's payment conditions' (also see item 2.1). When the Payer wants to make use of one or both of these options, the Payer must specify in its positive response to the SRTP the new payment date (AT-R092 'Payment date (as decided by the Payer)') and/or the different amount (AT-R093 'Accepted amount (as decided by the Payer)') the Payer accepts to pay.
- In addition, a Payer can decide - when accepting an SRTP - to use in its response a payment date/time (AT-R092) that falls after the Requested Execution Date/Time (AT-T013), only in case the Payer accepts the SRTP after the Requested Execution Date/Time and before the Expiry Date/Time (AT-S005) (as the SRTP becomes void after the Expiry Date/Time). In this case the 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.



date/time (AT-R092) is equal to the date/time of the SRTP acceptance by the Payer.

2.3 Request for payment guarantee

Request for payment guarantee is 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-S009). In this case, the Payer should indicate its response in the 'Response to the request for payment guarantee' (AT-R096). If the Payer accepts it, then the identifier of the payment guarantee provider should also be provided in attribute AT-R095.

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

This feature is called "payment certainty mechanism" in other schemes (such as in the SPAA scheme).

2.4 Enclosed URL

To complement an SRTP, the Payee can include a URL link in the SRTP message if this option is supported by its SRTP 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 SRTP 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-S010). 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-R004) must be used.

2.5 Deadline for a Request for Cancellation of an SRTP

Version 3.1 of the SRTP rulebook stipulates that a Request for Cancellation (RfC) can be initiated by the Payee or by the Payee's SRTP Service Provider until the Expiry Date/Time of the SRTP (AT-S005). This means that in "accept now/pay now" use cases sending a Request for Cancellation is not viable.

If the RfC is sent after the Expiry Date/Time, the Payer's SRTP Service Provider sends a negative response through the Payee's SRTP Service Provider up to the Payee (AT-R004 'Expiry Date/Time reached'). The SRTP has become void and cannot be cancelled anymore.

When a Payee or his SRTP Service Provider sends a Request for Cancellation of an SRTP, the business meaning often is that this Payee drops the claim from the original SRTP (the one being requested to be cancelled).

Ideally, this Request for Cancellation should happen before the Payer has accepted the original SRTP. If so, the SRTP Service Provider of the Payer should present the original SRTP as a cancelled SRTP without the option to accept it anymore.



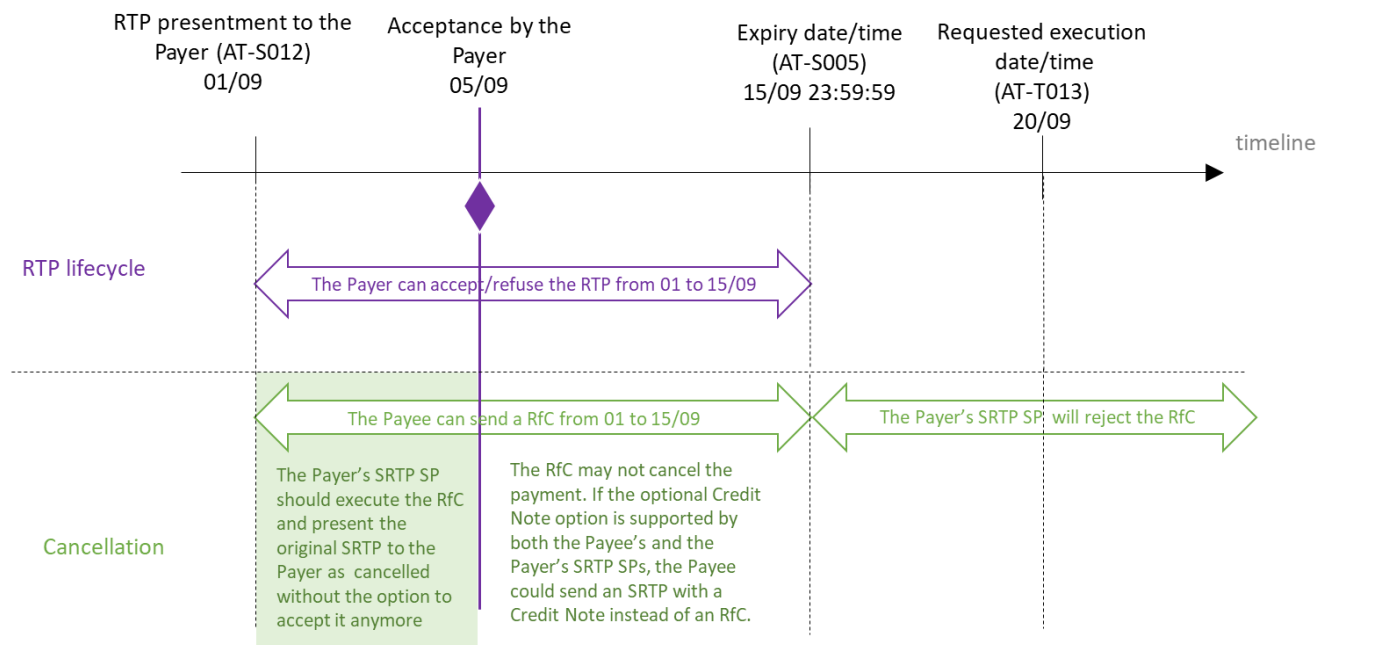
When the SRTP was already refused by the Payer, the Request for Cancellation has no business effect, it will be rejected by the Payer’s SRTP Service Provider and should not be sent by the Payee’s SRTP Service Provider.

When the SRTP Service Provider of the Payer supports the option of informing about payment statuses, and the Payer has already accepted the SRTP and confirmed that the payment is initiated, the Request for Cancellation may not cancel the payment. If the optional Credit Note is supported by both the Payee’s and Payer’s SRTP Service Providers, the Payee could send an SRTP with a Credit Note instead. In the Credit Note SRTP, a reference to the original accepted SRTP message can be made in the attribute AT- R113 ‘Payee’s associated RTP transaction reference’.

In all cases when the Request for Cancellation is sent after the Payer accepted the original SRTP, this is simply a hint that the original payment is not expected anymore. SRTP Service Providers are free to use the hint as they see fit, but since SRTP is not a payment scheme, the payment is independent and could still happen.

However, to cope with late Requests for Cancellation, the Payees and Payees’ SRTP Service Providers are encouraged to set the Expiry Date/Time up until or after the Requested Execution Date/Time. The Payers’ SRTP Service Providers are then allowed to acknowledge the Request for Cancellation hint for payment cancellation even after the Payer accepted the original SRTP, if this happens before the Requested Execution Date/Time and Expiry Date/Time.

In case the option of Request for Instalment Payments is used, it is also recommended to put the SRTP Expiry Date/Time after the last instalment’s Requested Execution Date/Time (with a maximum of three months as stated in the SRTP scheme rulebook (longer validity can be achieved by bilateral agreements between SRTP SPs)).



Information put in the RTP by the Payee
 Expiry date/time = 15/09 23:59:59 (AT-S005)
 Requested execution date/time = 20/09 23:59:59 (AT-T013)



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

Version 3.1 of the SRTP rulebook stipulates that the Payee and Payee's SRTP Service Provider can send a Request for Status update on an RTP or RfC until the Expiry Date/Time of the SRTP (AT-S005) if no reply was received.

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

2.7 Scheme rules for alternative models

Version 3.1 of the SRTP rulebook – in line with the November 2019 SRTP 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 3.1 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 SRTPs 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 SRTP service provider of both the Payee and Payer. In such a scenario, we can speak of a 3-corner model whereby the SRTP 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 SRTP Service Provider needs to respect the rules related to the role of Payer's SRTP Service Provider as well as Payee's SRTP 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 SRTP can be transmitted (e.g., via messaging applications, dedicated APIs, etc.). However, as of 30 November 2023, the SRTP Service Providers 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.

2.8 Return to merchant URL

This optional attribute AT-S015 ('Return to merchant URL') enables a redirection of the Payer to the appropriate merchant's web page depending on the final status of the SRTP response.

To support smooth customer experience in e-commerce use cases, the Payers could be redirected automatically back to the merchant's appropriate web page after positive or negative response to an SRTP message (to confirm that it is accepted or that the goods will not be charged if it was rejected or refused). The Payee or the Payee's SRTP Service Provider should include the appropriate URL(s) in the original SRTP message based on the related status of the SRTP response. It is possible to use several different 'return to merchant URLs' for the various end statuses (responses provided by the Payer).

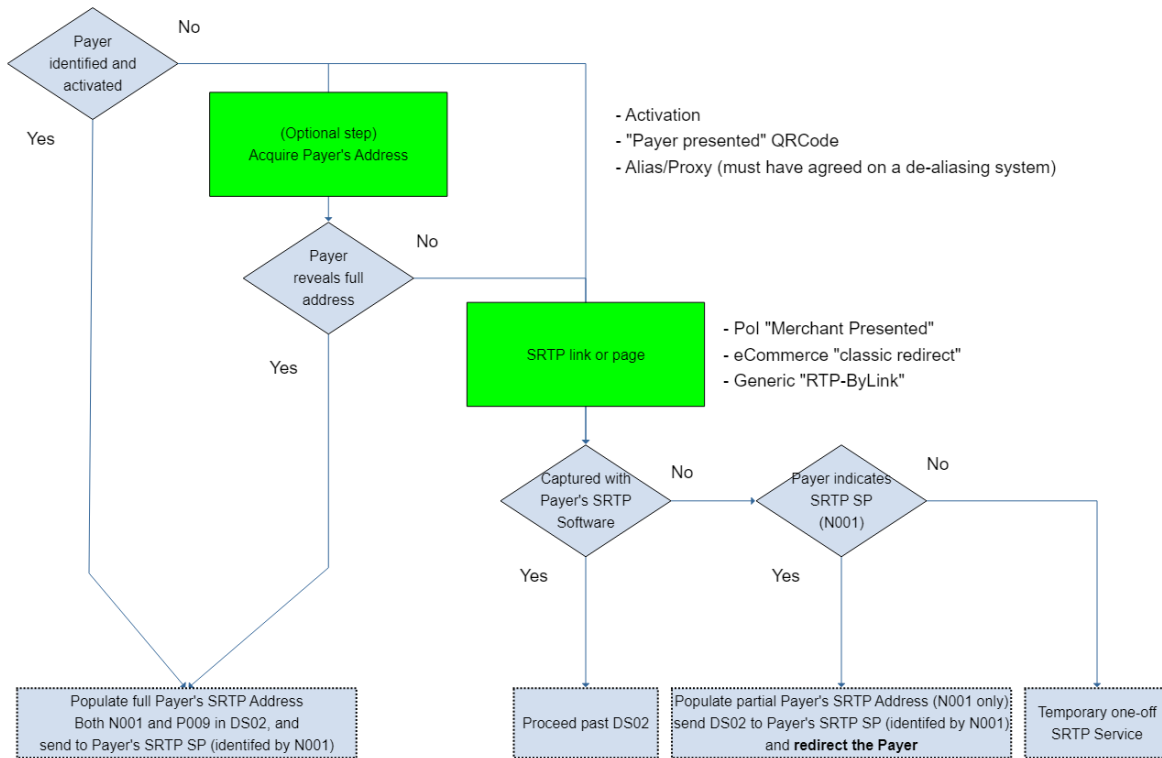
The appropriate URL(s) will be presented depending on whether the SRTP is accepted, rejected, or refused. The Payers would then not need to navigate themselves back to the merchant's page but would be automatically redirected to the correct web page based on their response to the SRTP message.



2.9 Additional steps when the Payer’s SRTP address is unknown

In cases when the Payer’s SRTP address is not known by the Payee or Payee’s SRTP Service Provider, there are various ways to get the SRTP message delivered to the Payer and Payer’s SRTP Service Provider. Typical use cases include POS, POI, and e-commerce. Some scenarios are illustrated below.

- Subscriptions, recurring payments (must identify the returning customer), B2B common case, etc...
- + Payee already has the SRTP Address of the Payer (N001 + P009)



In some situations (B2B, Subscriptions, returning customer), the Payee has the full SRTP address of the Payer (N001 + P009) and the consent to use it. In this ideal situation, the Payee can send the SRTP to the identified Payer without further interaction.

In other situations, either because the Payee has no prior knowledge of the Payer, cannot identify him, or because no prior Activation was done, the Payee must interact with the Payer to send the SRTP through.

An Activation can be done at this step, either explicitly or implicitly and one-off with interactions like Payer presented QR Code. The Payer can also reveal an alias/proxy when a de-aliasing system has been agreed with the Payee.

When these optional steps are performed and the Payer agrees, the SRTP can then be sent directly.

2.9.1 Redirect option

Redirection is a technique that can be used to enhance Customer Journey or bring additional features in some situations.

Example of enhancement: help the Payer navigate from the website/app of the Payee or the Payee’s SRTP Service Provider, towards the website/app of the SRTP Service Provider of the Payer, instead of the Payer



having to navigate manually.

Example of feature: privacy and ease of use for the Payer who needs only to reveal his SRTP Service Provider, then can be identified by his own SRTP Service Provider once redirected.

Although Customer Journey of the Payer is out of scope of the Scheme being in the competitive field, Redirection involves some level of cooperation between where the Payer's journey starts and where the Payer is redirected. For SRTP, this cooperation is between the SRTP Service Provider of the Payee and the SRTP Service Provider of the Payer, hence this falls in the inter SRTP Service Provider space.

So, this inter SRTP Service Provider part of the redirection is in scope of the Scheme. It boils down to the SRTP Service Provider of the Payer sending back an URL (the Redirection URL) once the initial SRTP is received (DS02) and has been successfully checked (not rejected).

If the Payee's SRTP Service Provider and/or the Payer's SRTP Service Provider do not support the Redirect option, such messages will not pass through (it will be rejected by the Payer's SRTP Service Provider). But if the option is supported, the SRTP Service Provider of the Payer must answer and send back the Redirection URL to the Payee's SRTP Service Provider.

The Payee could present either a page or a link (e.g., in the form of a QR Code) depending on what is appropriate (eCommerce versus Point of Interaction).

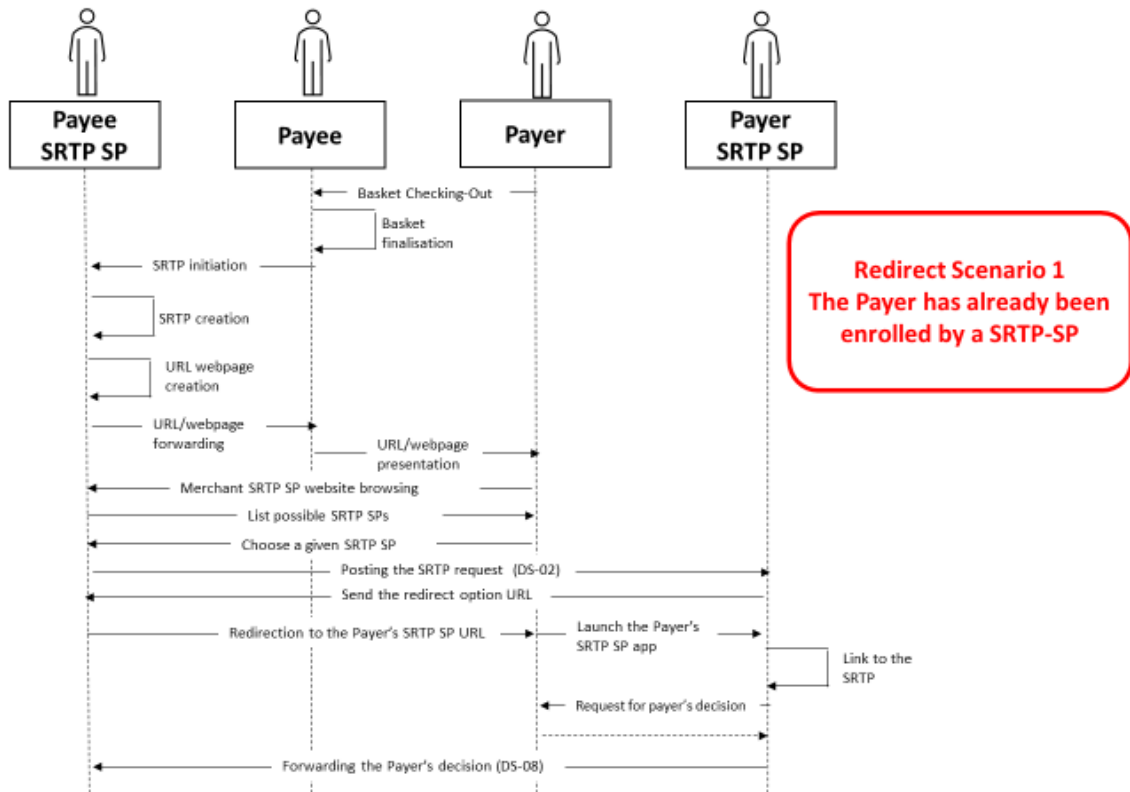
If the page is displayed on a browser or the link is captured by a smartphone camera, then the Payer is asked to reveal his SRTP Service Provider, if he has any.

Should the Payer reveal his SRTP Service Provider at this point, then the DS02 can be sent to the designated SRTP Service Provider without the Payer's identification ("NOT PROVIDED"). The Payer's SRTP Service Provider will provide the URL where to redirect the Payer to the Payee's SRTP Service Provider. Then the Payer is redirected to his SRTP Service Provider at the URL indicated in the Redirect message to be identified by this SRTP Service Provider.

2.9.1.1 Redirect option (scenario 1) – The Payer has already been enrolled by a SRTP SP

Regarding the redirect process, for e-commerce use cases, if the Payee or the Payee's SRTP Service Provider does not know the Payer's SRTP address, 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-PO09 (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;
 - Step 4: The SRTP Service Provider of the Payee redirects the Payer as specified in the above response;
 - Step 5: The SRTP Service Provider of the Payer identifies/authenticates 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.



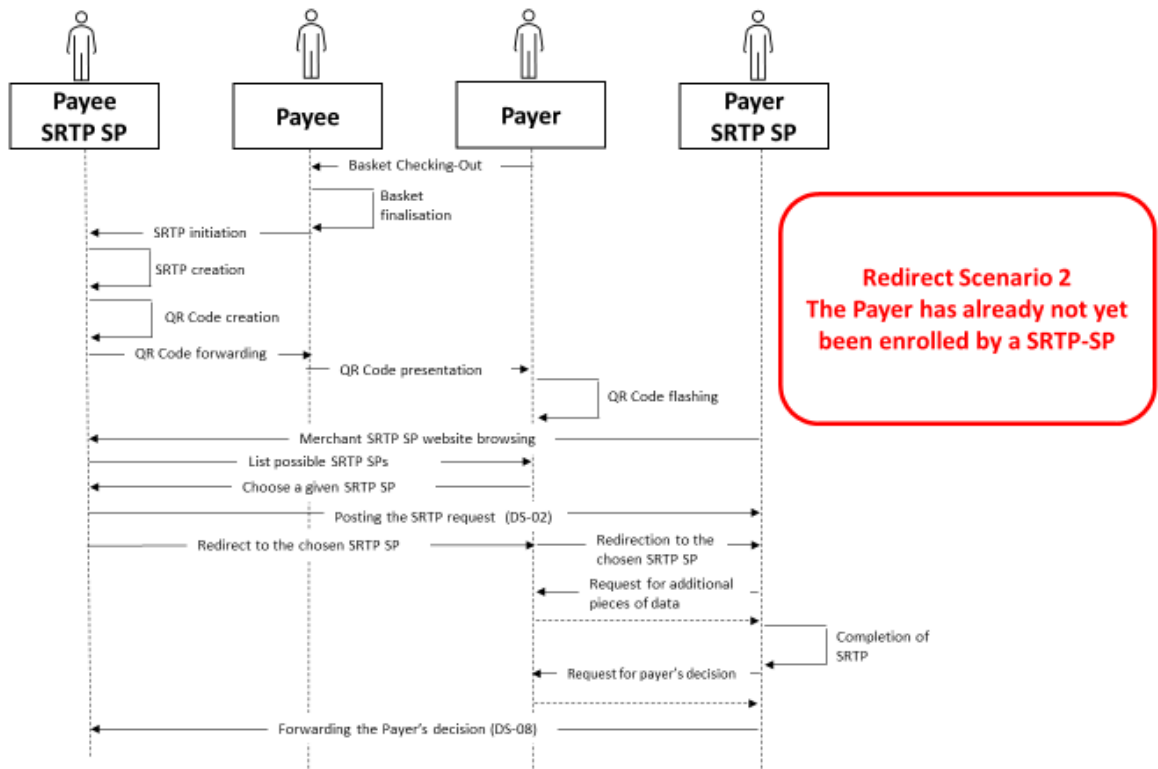
Redirect Scenario 1
The Payer has already been enrolled by a SRTSP-SP

Redirect scenario 1

A physical or online merchant (Payee) presents to the consumer (Payer, who has already been enrolled by a SRTSP Service Provider), a URL or webpage allowing the Payer to select its SRTSP Service Provider. Once the Payer's SRTSP Service Provider is selected by the Payer, the SRTP is sent by the Payee's SRTSP Service Provider to the Payer's SRTSP Service Provider using the redirect option: the Payer is redirected to the Payer's SRTSP Service Provider app (or the Payer's SRTSP Service Provider webpage) and is authenticated; then the SRTP is presented to the Payer. The remaining part of the process is unchanged (the Payer accepts/refuses the SRTP, and the response is sent to the Payee's SRTSP Service Provider...).



2.9.1.2 Redirect option (scenario 2) – The Payer has not yet been enrolled by a SRTP SP



Redirect scenario 2

A physical or online merchant (Payee) presents to the consumer (Payer, who has not already registered with a SRTP Service Provider) a QR-Code containing an URL allowing the Payer to choose a SRTP Service Provider. The QR-Code is flashed by the Payer with their phone camera so that the Payer reaches a Payee’s SRTP Service Provider’s webpage and is invited to choose a SRTP Service Provider among a list of SRTP Service Providers. Once the SRTP Service Provider is chosen by the Payer, the SRTSP is sent by the Payee’s SRTP Service Provider to the chosen SRTP Service Provider using the redirect option: the Payer is redirected to the Payer’s SRTP Service Provider webpage and, after the enrolment (‘on the fly’) of the Payer by the Payer’s SRTP Service Provider, the Payer’s SRTP Service Provider presents the SRTSP to the Payer. Then the Payer accepts/refuses the SRTSP.

2.9.2 Other POS use cases scenario without redirection

The specifications of these exchange flows are left to the market but could be further standardised if the market express such a need.

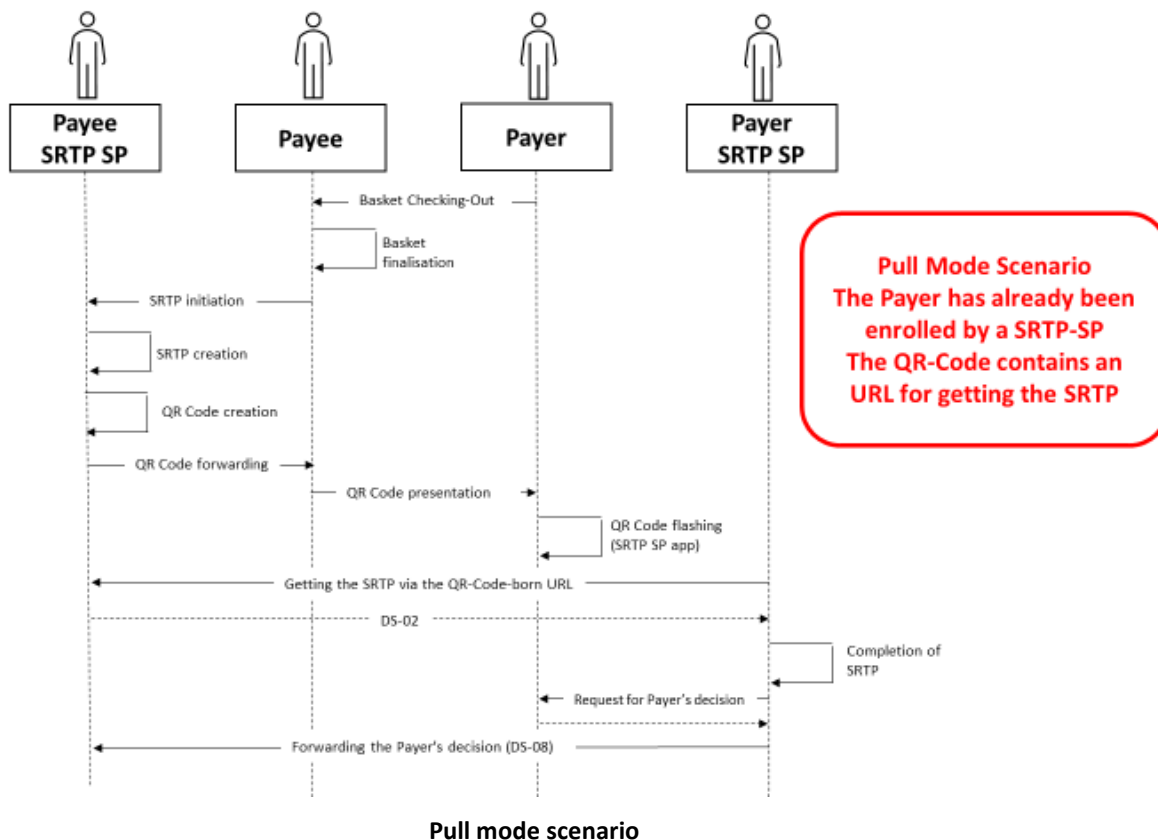
In the case when the Payer is at a Point of Sale (PoS), the Payer has already been enrolled and therefore has an SRTP Service Provider. The Payee can for example present a QR code to the Payer (or any other technical mean to exchange the required information). By flashing the QR code with its Payer’s SRTP Service Provider app, the Payer will be invited to consent to use the SRTSP service and will enable its Payer’s SRTP Service Provider to get the SRTSP without providing its SRTP address to the Payee.

Regarding this process, for physical and e-commerce use cases, if the Payee or the Payee’s SRTP Service Provider does not know the Payer’s SRTP address the below flow could be used:



- Step 1: The Payee (or its SRTP Service Provider) presents to the Payer a QR code which contains the URL where the SRTP can be retrieved (“Pull mode” scenario);
- Step 2: **The Payer flashes the QR code with its SRTP Service Provider app;**
- Step 3: The Payer’s SRTP Service Provider get the SRTP:
 - with Attribute P009 (Identifier of the Payer) filled in with “Not provided”;
 - with Attribute N001 (Identifier of the Payer’s RTP Service Provider) filled in with “Not provided”;
 - (optionally) with a “Return to merchant URL”;
- Step 4: The SRTP Service Provider of the Payer presents the SRTP to the Payer;

The usual SRTP flow continues.



Pull mode scenario

Nota Bene: In the pull mode scenario, the SRTP is not “sent” by the Payee’s SRTP Service Provider to the Payer’s SRTP Service Provider but a URL to retrieve the SRTP is transmitted by the Payee to the Payer and the Payer’s SRTP Service Provider. This scenario allows the Payee to “send” an SRTP to the Payer without having to know the Payer’s identifier or the Payer’s SRTP Service Provider.

2.10 Currency agnosticism

SRTP 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). The choice of currencies supported in the context of the Scheme is left to each Scheme Participant and should be notified to the Payees and the Payers by them. This means that the SRTP scheme is multi-currency, but SRTP related messages are always mono currency. The SRTP scheme only covers the transmission of the information about the desired currency. Consequently, 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.

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



Any actor of the scheme may reject or refuse an SRTP message if it is denominated in a currency that it does not support.

2.11 AT-S013 Placeholder for Charges

As the description of this attribute already suggests, it is purely a 'placeholder' for charges and each SRTP Service Provider that is providing an SRTP 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 SRTP exchange are to be considered separate from the charges related to the subsequent payment, to which the relevant provisions of PSD2 apply.

Moreover, AT-S013 can be used in the different datasets independently meaning that when AT-S013 is provided in the inter-SRTP 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 SRTP Service Provider can however itself decide to include charges in the SRTP that is sent to the Payer. As a result, AT-S013 is always an optional attribute.

2.12 Positive functional confirmation

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

This step is only mandatory in case the Payee or Payee's SRTP Service Provider has requested this functional positive confirmation message (via attribute AT-S007 'Flag for positive functional confirmation message' in the pain.013 message). In all other cases, the sending of such a confirmation is optional.

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

2.13 Usage of Remittance Information

The usage of AT-T009 'SRTP Remittance Information to be inserted in the payment' and AT-S002 'Payee's end-to-end reference of the SRTP' in the Remittance information is the following:

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

- **For the Payee:** This is the SRTP Remittance Information to be inserted in the payment (AT-T009), 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 SRTP. Attribute AT-T009 can be populated either under unstructured remittance information or under structured remittance information (and may also contain AT-S002).

Moreover, if AT-S002 is needed to ensure adequate payment reconciliation, AT-S002 'Payee's end-to-end reference of the SRTP' may be embedded in AT-T009 (i.e., included in the same field after AT-T009. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes)). The reason being that there is currently no appropriate element in the ISO 20022⁶ payment message to transport attribute AT-S002 as such, if AT-S002 has to be transported in the payment. Consequently, in order to be transportable in the payment, AT-S002 must be populated by the Payee in the remittance information element of the ISO message pain.013 (Creditor Payment Activation Request) under

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/>



unstructured remittance information or under structured remittance information, embedded in AT-T009. In such case, the Payee must ensure that the sum of the length of attributes AT-S002 and AT-T009, as per the SRTP Implementation Guidelines specifications, does not exceed a total of 140 characters.

Only the ‘Unstructured’ or ‘Structured’ occurrence containing attribute AT-T009 will be provided in the payment.

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

- **For the Payer:** the SRTP remittance information for the Payer (AT-S001), i.e., the remittance information passed on by the Payee to the Payer to allow the latter to unambiguously understand the reason behind the SRTP. This remittance information is only intended for the Payer and is not to be included in the payment message. Attribute AT-S001 can be populated in an occurrence of the unstructured remittance information.

Remittance information – Different possibilities		
	Unstructured	Structured
1	T009	T009
2	T009 + S002	T009 + S002
3	Occurrence 1: T009 Occurrence 2: S001	T009 + T019
4	Occurrence 1: T009 + S002 Occurrence 2: S001	T009 + S002 + T019

AT-T009: RTP Remittance Information to be inserted in the payment

AT-S002: Payee’s end-to-end reference of the RTP

AT-S001: Remittance Information for the Payer

AT-T019: Credit note amount

2.14 Enrolment and Activation processes

The enrolment and activation processes are mandatory but can be done in many ways left at the discretion of the actors.

The Enrolment is the actions and processes that must be performed by an SRTP Service Provider to ensure a Payee’s or a Payer’s operational readiness for using an SRTP service.

The Activation is the mutual arrangement between one Payer which agrees to receive SRTP messages and one 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 Service Provider to send SRTP messages to the Payer and enabling the Payer to receive SRTP messages from the Payee.

2.14.1 Enrolment - Illustrations

- **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 Service Provider X performs the Payer’s enrolment process to enrol Mrs Smith. Mrs Smith provides her identity and complementary information asked



by the SRTP Service Provider X. Then Mrs Smith is registered by the SRTP Service Provider X as a Payer. She receives an SRTP address and can now access the SRTP service.

- Payee's enrolment
« #1TelecomSupplier » company wants to be able to send SRTP messages to its customer. It contacts SRTP Service Provider Y (e.g., its bank or other service provider). SRTP Service Provider 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 Service Provider 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 Service Provider Y as a Payee. It receives the information needed to send SRTP messages to its SRTP Service Provider Y (technical connection to the SRTP Service Provider) and its SRTP address(es) that can be used within the SRTP scheme.
- 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 Service Provider. 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 Service Provider to Mr Johnson for his purchase.

2.14.2 Activation - Illustrations

- 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 SRTPs. 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 Service Provider (whitelist) so that her SRTP Service Provider 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 Service Provider.
- 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 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.
- Activation on the fly (at the checking/checkout), that may be a permanent activation.
In this 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, he could for example present a QR code to the Payee (or any other technical mean to provide the required information). The Payee by flashing the QR code will receive all the required information about the SRTP address of the Payer, the Payer's SRTP Service Provider and will be able to send the SRTP message. This is another scenario that an activation through a QR code presented by the Payer that leads to a standard SRTP process.
- 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 Service Provider, but he does not know how to get its SRTP identifier. Mr. Smith selects his SRTP Service Provider 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 Service Provider. His SRTP Service Provider returns the redirection URL to the merchant. The merchant website automatically displays the redirection URL related webpage to Mr. Smith. Mr. Smith connects to his SRTP Service Provider's webpage, gives the needed identification, and can read, accept the SRTP and continue with the purchase process.

- **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 Service Provider and accepts to be a "guest" temporarily enrolled by the SRTP Service Provider suggested by the merchant website. The guest SRTP Service Provider enrolls the client « on the fly ». The temporary SRTP address of the client payer is automatically communicated by the Guest SRTP Service Provider to the Payee's SRTP Service Provider. The activation is done. Once the purchase process is completed, this client is automatically de-activated and de-enrolled.
The guest service may only be used for a one off transaction (not for recurrent transactions).
- **Activation for recurring payments (possibly through REDA ISO messages)**
Mr. Smith has an SRTP Service Provider 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 SRTP. Either the activation is realized at the moment of the signature of the contract (out of the scheme), or alternatively, activation messages containing the SRTP address of Mr. Smith, (and so the expressed Consent of Mr. Smith) can be exchanged between the Payer's SRTP Service Provider and the Payee's SRTP Service Provider (with the appropriate REDA ISO message). The activation is done and in the second case this activation is known both by the SRTP Service Provider of the Payer and the SRTP Service Provider of the Payee. At the next due date of the supplier bill, an SRTP is sent by the energy supplier to Mr. Smith.

2.15 Request for instalment payments

The Payee is able to choose the number of instalments, the values of the different amounts and their respective Requested Execution Date and indicate them in the SRTP message.

The total amount of the SRTP message should be indicated in attribute AT-T002 ('Amount of the RTP') and each instalment amounts should be stated in attribute AT-T018 ('Amount of each instalment').

Subject to a prior bilateral agreement with the Payee (attribute AT-S004 'Payee's payment conditions'), the Payer could choose the values of the different amounts (AT-R115 'Accepted amount of each instalment (as decided by the Payer)') and their respective Requested Execution Date (AT-R092 'Payment date/time (as decided by the Payer)') in its positive response to the RTP.

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

The cancelation of the SRTP might still be possible as long as the SRTP is not expired. In this case, all the remaining occurrences of the SRTP might be cancelled (if the related payments are not yet initiated). For this reason, it is recommended to put the SRTP expiry date after the last instalment's requested execution date/time (with a maximum of three months as stated in the SRTP scheme rulebook (longer validity can be achieved by bilateral agreements between SRTP Service Providers)). If the optional Credit Note is supported by both the Payee's and Payer's SRTP Service Providers, the Payee could send an SRTP with a Credit Note instead. In the Credit Note SRTP, a reference to the original accepted SRTP message can be made in the attribute AT- R113 'Payee's associated RTP transaction reference'.



2.16 Request for payment initiation status

The request for payment initiation status is an optional feature by which the Payee is able to request in the SRTP message a payment initiation (or execution in the case of an Instant Payment) status (AT-S016 'Payment initiation status request'). In order to function, both the Payee's and the Payer's SRTP Service Providers need to support this option. It can be used for pay now and pay later use cases (because the payment initiation could be done at the moment of acceptance with an execution date in the future, but no subsequent payment initiation status update will be sent if further changes are done).

In its response to the SRTP message, the Payer has the possibility to confirm that the payment is initiated (or executed in the case of an Instant Payment) in attribute AT-R114 ('Payment initiation status related information'). To demonstrate that the payment is effectively initiated and accepted by its PSP (or executed in the case of an Instant Payment), the Payer could provide various payment related information (e.g., the PSP identification, the payment reference).

2.17 Possibility to send a credit note through an SRTP message

An SRTP message can be sent for the purpose of a credit note. In this case, the amount of the SRTP (AT-T002 'Amount of the RTP') would be set to "0" (zero). And as such, a zero-amount SRTP would be identified as a credit note SRTP.

The requested execution date of a credit note is freely chosen by the Payee (e.g., it could be the date by which the credit note could be credited).

The exact amount of the credit note shall then be indicated in attribute AT-T019 ('Credit note amount') in the 'Remittance Information / Structured / Referred Document Amount / Credit Note Amount'.

Negative amounts can be encoded in this attribute AT-T019 ('Credit note amount').

Aside from the above, a credit note SRTP message functions as a usual SRTP message.



3 Clarifications about the homologation process

As described in the table below, there are four homologation types applicable to the SRTP scheme applicants and the possibility for the technical solution providers to pass a specific homologation. In addition, a complementary homologation and a re-homologation could be requested by the EPC on specific occasions (see the SRTP scheme rulebook).

Technical Solution Provider Homologation	Standard Homologation	Simplified A Homologation	Simplified B Homologation	Simplified A + B Homologation
<p><i>Homologation of a Technical Solution Provider that can be used by SRTP scheme participants to send/receive SRTP messages in accordance with the rules of the Scheme. This homologation can be requested by any Technical Solution Provider at its discretion but is not mandatory.</i></p> <p><i>A duly homologated Technical Solution Provider will become a 'Referenced Technical Solution Provider' (RTSP) and feature on a list published on the EPC website.</i></p> <p><i>As preliminary step, the EPC will ask the interested Technical Solution Providers to sign a declaration of compliance with the rules of the scheme.</i></p>	<p>Homologation to be performed by the SRTP scheme applicants that have not gone through any valid formal authorisation/licensing process, nor are subject to any regulatory/supervisory requirements, nor are relying on a Referenced Technical Solution Provider.</p>	<p>Homologation of an SRTP scheme applicant that fulfils some of the homologation requirements (for having already gone through a relevant formal authorisation/licensing process, and/or is subject to specific regulatory/supervisory requirements).</p>	<p>Homologation of an SRTP scheme applicant that is using a Referenced Technical Solution Provider.</p>	<p>Homologation of an Applicant that is using a Referenced Technical Solution Provider and has already gone through a relevant formal authorisation/licensing process, and/or is subject to specific regulatory/supervisory requirements.</p>

More details about the SRTP homologation process can be found on the EPC website⁷

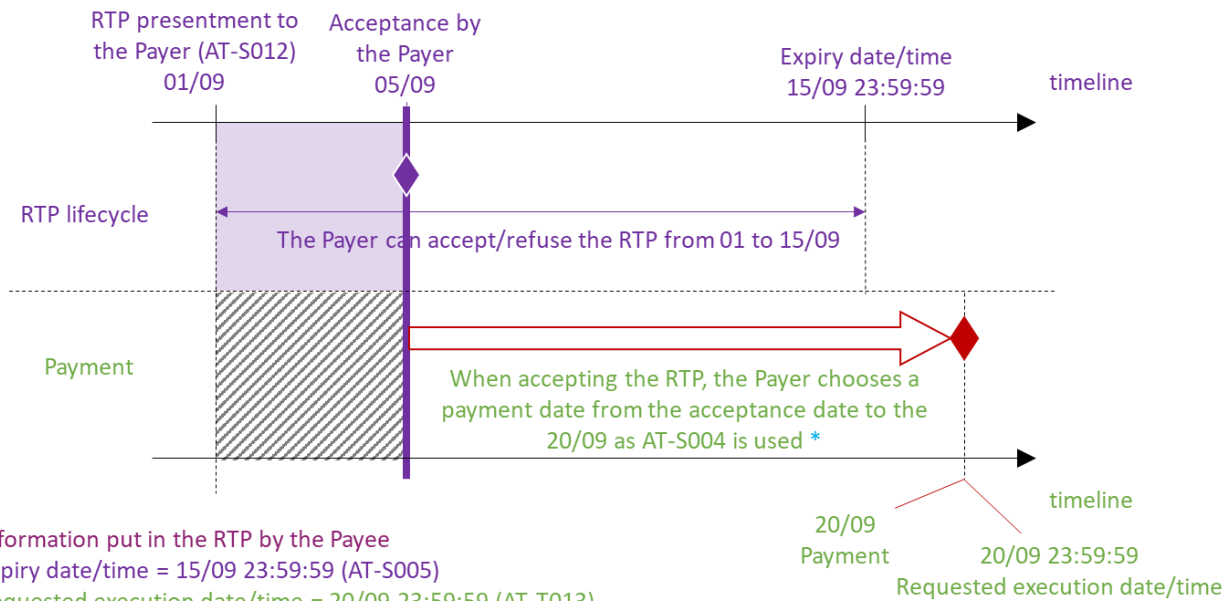
⁷Toolkit for new SEPA Request-to-pay (SRTP) scheme participants | European Payments Council



4 Annex I: Use cases Accept now/later & Pay now/later

4.1 Use case 1 'Accept later & Pay later'

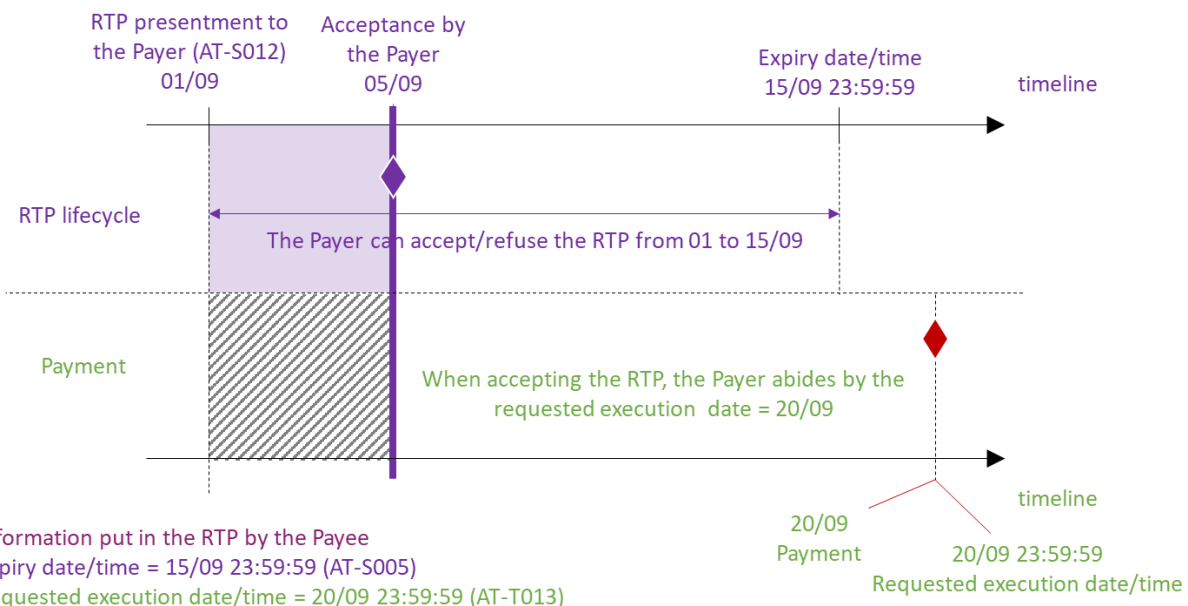
The Payee offers the Payer the possibility to accept the SRTP up to the 15 September 23:59:59 (AT-S005 Expiry Date/Time of the SRTP) at the latest and wishes to be paid on 20 September 23:59:59 (AT-T013 - Requested Execution Date/Time of the payment to be initiated). The initiation of the SRTP is 01 September and transmitted to the Payer immediately (AT-S012 Date and Time Stamp of the SRTP).



Information put in the RTP by the Payee
 Expiry date/time = 15/09 23:59:59 (AT-S005)
 Requested execution date/time = 20/09 23:59:59 (AT-T013)
 * AT-S004 (value: Earlier payment date) in the RTP issued by the Payee

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

The Payee offers the Payer the possibility to accept the SRTP up to the 15 September 23:59:59 (AT-S005) at the latest and wishes to be paid on 20 September 23:59:59 (AT-T013). The initiation of the SRTP is 01 September and transmitted to the Payer immediately (AT-S012).

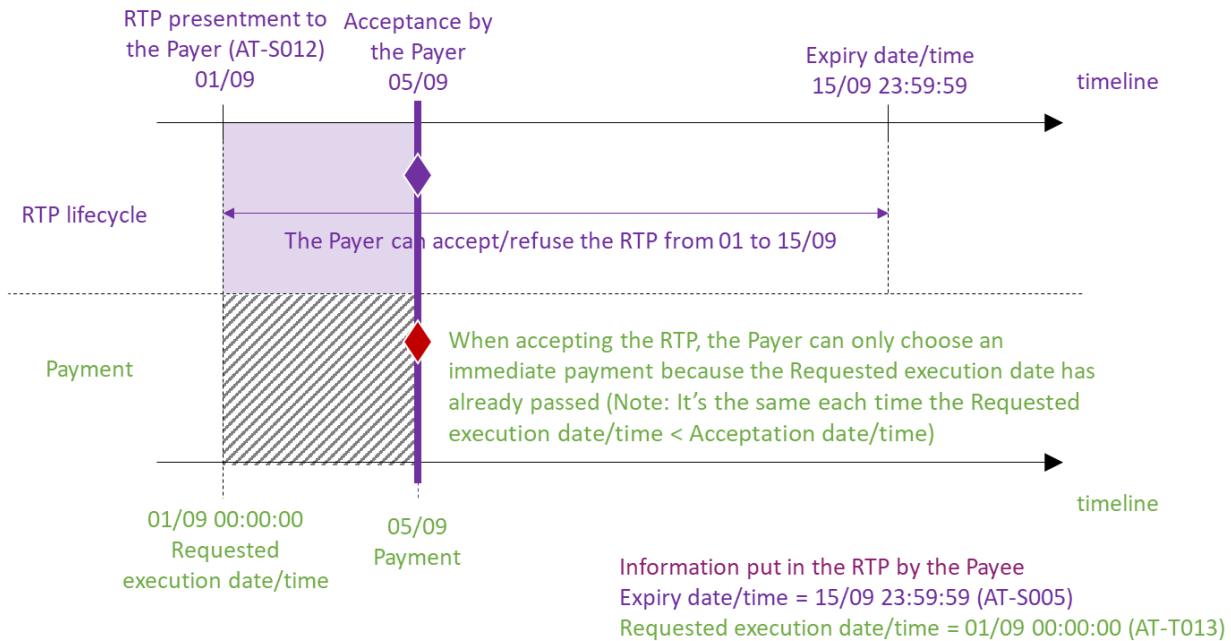


Information put in the RTP by the Payee
 Expiry date/time = 15/09 23:59:59 (AT-S005)
 Requested execution date/time = 20/09 23:59:59 (AT-T013)



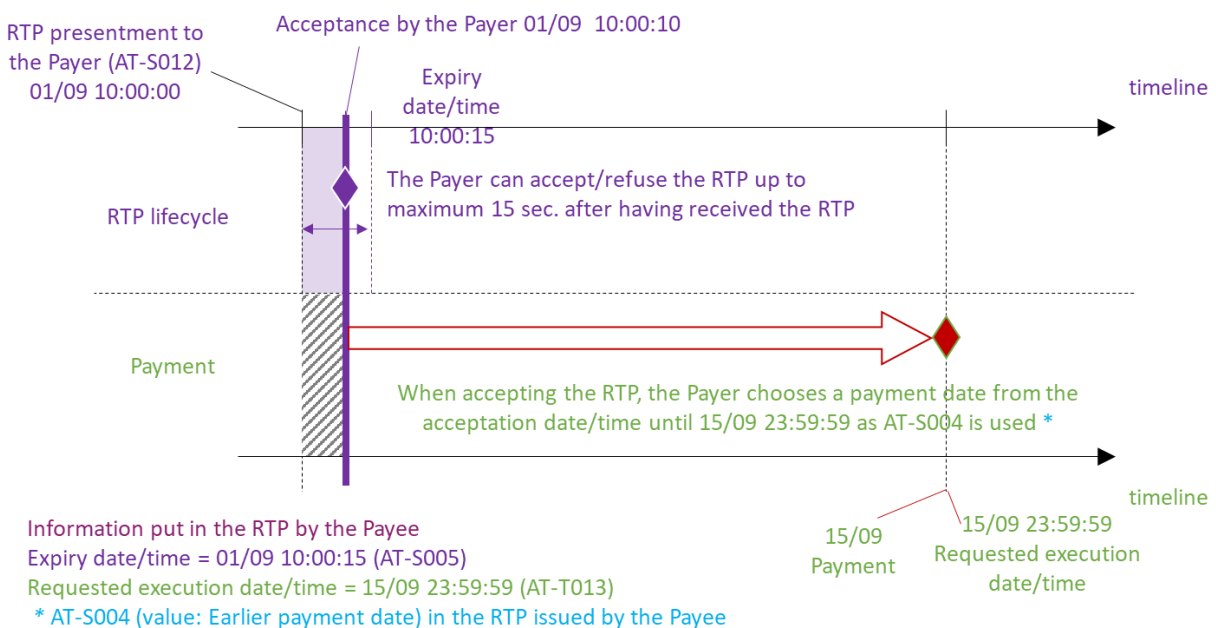
4.3 Use case 2 'Accept later & Pay now'

The Payee offers the Payer the possibility to accept the SRTP up to the 15 September 23:59:59 (AT-S005) at the latest and wishes to be paid as soon as possible after acceptance. The initiation of the SRTP is 01 September and transmitted to the Payer immediately (AT-S012).



4.4 Use case 3 'Accept now & Pay later'

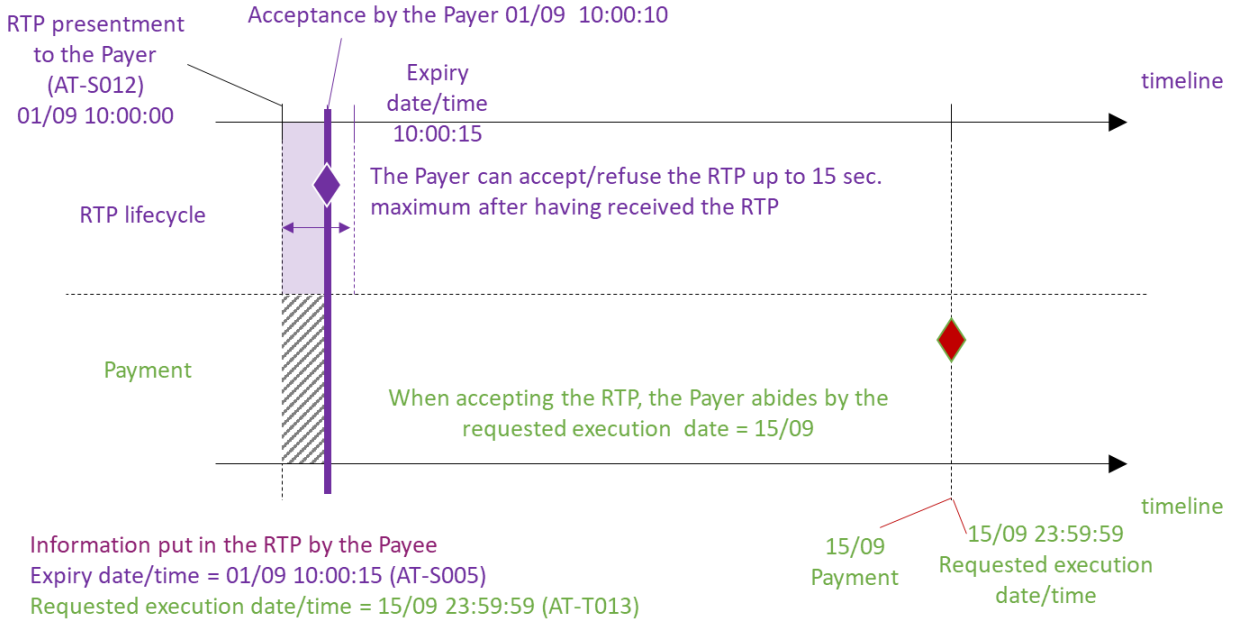
The Payee offers the Payer the possibility to accept the SRTP up to the 1 September 10:00:15 (AT-S005) at the latest and wishes to be paid at the latest on 15 September 23:59:59 (AT-T013). The initiation of the SRTP is 01 September and transmitted to the Payer immediately (AT-S012).





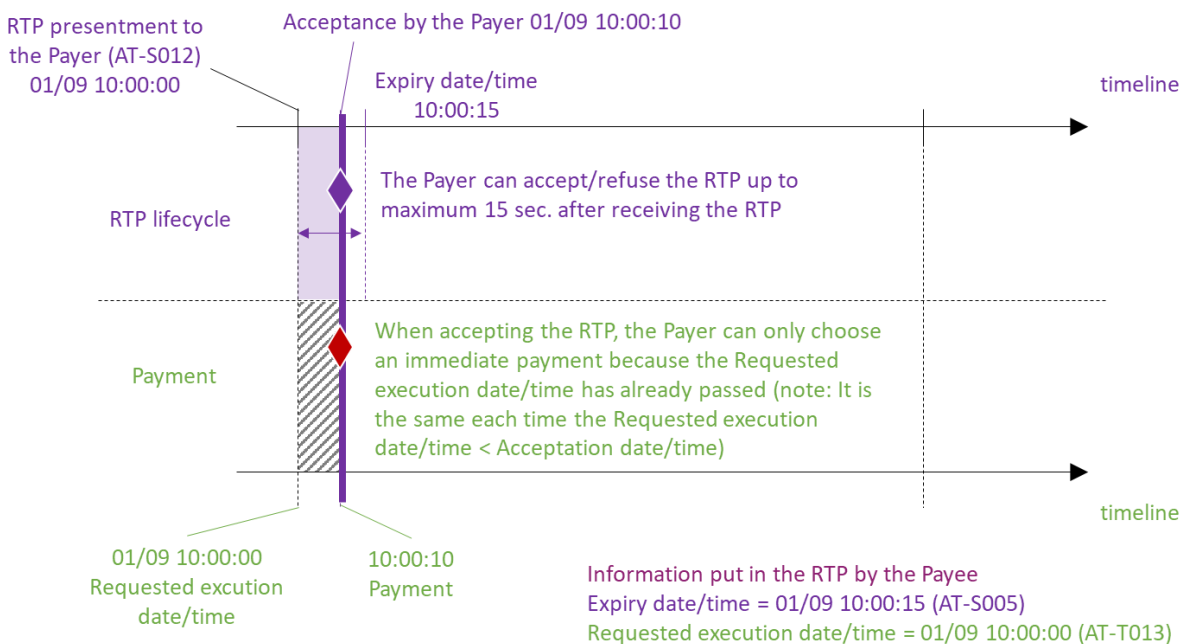
4.5 Use case 3 bis 'Accept now & Pay later'

The Payee offers the Payer the possibility to accept the SRTP up to the 1 September 10:00:15 (AT-S005) at the latest and wishes to be paid at the latest on 15 September 23:59:59 (AT-T013). The initiation of the SRTP is 01 September and transmitted to the Payer immediately (AT-S012).



4.6 Use case 4 'Accept now & Pay now'

The Payee offers the Payer the possibility to accept SRTP up to the 1 September 10:00:15 (AT-S005) at the latest and wishes to be paid ASAP after acceptance. The initiation of the SRTP is 01 September and transmitted to the Payer immediately (AT-S012).





5 Annex III – List of SRTP scheme options

The below listed options are included in the SRTP scheme but the scheme participants can choose which option(s) they wish to support.

A scheme participant may ignore the option or reject an SRTP message if it includes an option that it does not support (please refer to the below descriptions).

In the future, it is foreseen that the list of options supported by each SRTP scheme participant will be made publicly available and may be downloaded.

- **Enrolment/Activation**
These processes are mandatory, but the use of the REDA messages is optional.
The REDA messages can be rejected if not supported.
- **Return to merchant URL**
The default behaviour is to ignore the option if it is not supported.
- **Redirect option**
The default behaviour is to reject the SRTP message if the option is not supported (by using the reason code AT-R004 'Redirect option not supported').
- **Credit note (as defined in the scheme)**
The default behaviour is to reject the SRTP message if this option is not supported.
- **URL sent by the Payee to the Payer in the SRTP**
 - if the required URL flag is present: the default behaviour is to reject the SRTP message if the option is not supported.
 - if the required URL flag is not present: the URL can be ignored.
- **Instalment payments**
The default behaviour is to reject the SRTP message if this option is not supported.
- **Supported currency(ies)**
The default behaviour is to reject the SRTP message if this option is not supported.
- **Request for payment guarantee**
The default behaviour is to ignore the option if it is not supported.
- **Payment initiation status request**
The default behaviour is to ignore the option if it is not supported.
- **Attachment sent by the Payee to the Payer in the RTP**
The default behaviour is to reject the SRTP message if the option is not supported (by using the reason code AT-R004 'Attachments not supported').