First meeting of the EPC Request to Pay
Multi Stakeholder Working Group in Brussels

April 4, 2019
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The Request-To-Pay (RTP) Multi-Stakeholder Group (RTP MSG) was set up at the initiative of the Board and following an invitation extended by the ERPB at its meeting of 28 November 2018.

The Multi-stakeholder Group on E-invoice presentment and payment (EIPP MSG) identified the Request-To-Pay as the central element for EIPP eco-systems. A substantial part of the EIPP MSG work in 2018 was to update two ISO 20022 RTP messages making them usable for EIPP needs. The corresponding change requests were submitted to ISO and the new versions of the RTP messages will be published in April 2019.

Based on this analysis, on the outcome of the work of the EIPP MSG in relation with the RTP, and on the results of the work performed by the MSG on Mobile initiated SCT and SCT Inst (MSCT MSG), the Board felt it necessary to create the RTP MSG. The objective of this group is to analyse and prepare the concrete and rapid exploitation of the RTP functionality from a broader perspective. Proper coordination with the EIPP MSG and the MSCT MSG will be ensured to avoid scope overlapping and inconsistencies and to build on the findings of these groups on the RTP and potential use cases.

The Group held its first meeting on April 1, 2019 to be followed by four consecutive meetings until November when it is to produce the following deliverables:

A written material for EPC Board approval, covering the scope, including if necessary, the documents needed for submission to relevant standardisation bodies. A final report on these deliverables will be provided to the ERPB by November 2019. An interim report will be presented at the ERPB meeting of June 2018.

The desired scope to be included into the material is the following:

• Analyse the possible use of the ISO 20022 RTP messages already updated for EIPP for requesting SCT (Inst) payments. This analysis includes the option to include RTP messages in the SCT and SCT Inst schemes. If needed, an ISO 20022 change request will be prepared and submitted for the 2019-2020 ISO 20022 change management cycle.
• Analyse if the use-cases detailed by the MSCT MSG can be complemented with the inter-PSP ISO 20022 RTP functionality when the need for such functionality is identified.

• Assess the options to extend the RTP functionality to other environments than the inter-PSP network, such as P2P messaging platforms, proximity communications for P2P and at physical POIs (QR code, NFC, etc), e-commerce and m-commerce applications.
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• Provide guidelines for the acceptance by and the interoperability between various types of actors within eco-systems using the RTP functionality, in a secure and trustworthy manner.

The Group comprises of 25 members and five alternates, their work is supported by a specialist of the EPC team. The 25 members include primarily seven direct EPC members providing the chairman of the Group, Mr. Jean-Yves Jaquelin of Erste Bank, Austria as well as 14 non-EPC member specialists providing the co-chair of the Group Mr. Pascal Spitter of IKEA nominated by Eurocommerce. This part of the Group includes the representatives of Microsoft and Google and the only specialist from Central and Eastern European region, the representative of Capsys Informatics, Hungary.

Based on the profound professional discussion the Group is to produce an excellent work in delivering the much-needed regulation for the mass execution of RTP services which is to be provided by over 4,00 SEPA banks. The regulation is expected to be ready for implementation in the year of 2020.